

FAVOR WIDENING
OF MISSION STREET

Improvement of the San Mateo-Half Moon Bay highway, the La Honda highway, the Ocean Shore and Junipero Serra boulevards, and the widening of Mission street through Daly City are among the recommendations submitted by the California State Chamber of Commerce Central Coast Highway committee to the State Highway Commission, it is announced by the state chamber office.

The recommendations were made in connection with the National Industrial Recovery Program, which will provide about \$15,607,000 for highway work in California.

Two conferences have been held with the state highway officials in the last two weeks by the State Chamber representatives, resulting in an agreement by the state officials to consider road projects not included in the original biennial highway budget. Consideration is being given not only to the existing state system, but to new roads coming in under the 6,700 mile addition, and to some county projects as well.

Local Car Conductor
Ends Life in Quarry

Neil Flint, 35, a Market street Railway conductor, of 3254 Mission street, committed suicide last Monday about noon time, by shooting himself in the head, using an automatic, in the quarry near Hillside boulevard.

Flint, who was on sick leave at the time he decided to end his life, was estranged from his wife. He left a note which read as follows:

"The future holds little or nothing for me."

The body was found by Chief of Police J. T. Doyle and Officers Reardon and Hilton about 2 o'clock on Monday. The remains were removed to the W. C. Lasswell undertaking establishment.

After the inquest the remains will be shipped to a brother, Louis Flint, who resides in Corvallis, Oregon.

Institute Junior Court
Of Catholic Daughters

On last Sunday a large delegation of officers and members of Court St. Mary No. 1155, Catholic Daughters of America, Daly City, took part in a rally of the Junior Courts of Northern California held in honor of Miss Mazie V. Scanlon, national director of junior activities of the order.

Miss Scanlon is making a tour of the Pacific coast in the interest of junior fraternal and social activities, an undertaking in which she qualifies as an expert.

Sunday afternoon, our Daly City Court of Catholic Daughters, St. Mary's, presented a large class to Miss Scanlon for initiation into the order. The impressive ceremony was held at Knights of Columbus hall, on Golden Gate avenue, in San Francisco. Miss Scanlon was the principal speaker. Fr. J. J. Cullin, State Chaplain of the order, spoke in great praise of the splendid work done by Court St. Mary in organizing the juniors and of the good that could and would be done by their efforts.

Father James Doyle, of Our Lady of Perpetual Help parish and chaplain of the juniors, also Father Carroll, of San Francisco, and Father Banning, of Berkeley, gave interesting talks.

All had words of praise and encouragement for the new organization, and as a considerable amount of time will be devoted to social activities and enjoyment, the juniors will be heard from. Daly City is to be congratulated.

The following were elected officers to serve the first term: President, Miss Marie Musante; vice-president, Miss Alecia Fields; secretary, Miss Kathleen Core; reporter, Miss Patricia Kelly. The governing control of the juniors is placed in the Junior Council, which is composed of the following members of the Senior Court: Mrs. Josephine T. Johnson, chairman; Mrs. Angela Johnson, Mrs. Catherine Core, Miss Marion Millett, Mrs. Ida Forest and Miss Ann Sanbrailo.

WALTER WIGHT PASSES ON
AFTER SHORT ILLNESS

Walter Wight, 18-year-old son of George and Alice Wight, of Grove street, San Francisco, passed away in Sonoma, Saturday, July 15, after a short illness. Young Wight was with the reforestation group at Sonoma until his illness and death. He is a nephew of Mrs. K. Wight, of Colma, and has many friends in that vicinity who will mourn his untimely passing. The funeral was conducted from W. C. Lasswell & Co. at 2:30 o'clock last Tuesday. Interment was in Olivet Memorial Park.

LEGION OFFICERS
FOR YEAR CHOSEN

At the regular meeting of Daly City Post No. 410, American Legion, the following officers for the coming year were elected: Commander, Orval C. Cornell; First Vice-Commander, Leslie M. Hill; Second Vice-Commander, Joe Salicari; Finance Officer, F. Foreman; Chaplain, M. Kanter; Historian, A. R. Schenck; Sergeant-at-Arms, John Matzek; Color Guards, Harold Shaw and W. F. Cody; Service Officer, M. A. Allen; Executive Board, F. P. Callen, M. A. Allen and W. B. Vance; Delegates to County Council, R. L. Crane, Edward Trier and Cleo Miller; Delegates to Department Convention at Pasadena, Edward Trier, O. H. Tallmadge, R. L. Crane, L. M. Hill, H. Andersen, O. C. Cornell, C. Miller and W. A. Steffan. The appointive officers and chairmen of the standing committees will be announced later.

The joint whist held by the Post and Unit was well attended. Every one had a pleasant evening. The date of the next whist will be announced soon.

The next regular meeting will be held Wednesday, July 26. This will be the last meeting before the Eighth District caucus. Bring in your suggestions and ideas, so the delegates can present them for consideration.

The Eighth District caucus will be held in the San Francisco War Memorial, Friday, July 28. The district officers will be elected at this meeting. We want to elect Comrade Crane to the office of Commander, so be there and lend your support.

There will be an entertainment and ruckus at the Veterans' War Memorial building tonight, Friday, June 21, for the benefit of the Zane Irwin Post No. 93 band. This is the California state championship band, and is to be sent to the Department convention to be held in Pasadena. The band is to participate in the campaign to bring the 1934 convention to San Francisco. Moving pictures taken of the U. S. Signal Corps in action will also be shown during the evening.

Saturday night, July 29, is social night. Doc and his hay-wire orchestra will be there, and the social committee promises a good time.

Again California is going to lead the National convention parade, and when many of the states are just getting into line the California boys will have been back in their hotels for many hours. Actually Arizona is first, but California will be the first big delegation, according to the National announcement. This will be the third successive time that California has practically led the National parade, and is the result of membership effort.

By the same token, California will have front seats in the convention seating, and choice of housing. The parade and convention positions, and housing, are determined by membership standing, based on a four year average as of May 15.

Four departments exceeded their 100 per cent of basic quota and will lead out. They are: Arizona, 120 per cent; California, 117.08 per cent; Mississippi, 109.74 per cent; and Tennessee, 102.90 per cent. Through courtesy, as is usual, the host state, Illinois, will be last in the parade.

California delegates will reap the reward of early membership by choice parade and convention positions.

SERVICES AT GRACE CHURCH

Returning from a short stay in Pasadena, Rev. John R. Stevenson will preach in Grace Presbyterian church in the morning at the 11 o'clock hour and in the evening at the 7:45 hour. In the morning the subject of the discourse will be, "The Lord is My Shepherd," and in the evening a popular gospel sermon with the old hymns. Miss Lucille Hill, a recent graduate of Los Angeles Bible Institute, will assist in the children's work during this month and she has reopened the Vacation School again for the children. All children will be welcomed in her school, which will begin at 10 A. M. and close at 12, except Saturdays.

Belgian National Holiday

Belgians residing in the Bay district are to celebrate the anniversary of their country's independence next Saturday evening, July 22. A dinner and dance, under the auspices of the San Francisco Belgian Benevolent Society, are to be held at the Fairmont hotel at 7:30 P. M. Reservations for this dinner dance can be made in advance at the Belgian Consulate, Mr. Uyllens de Schooten, Consul-General for Belgium and honorary president of the Belgian Benevolent Society, is to address the gathering. A committee, appointed by Mr. Francke, has arranged an excellent program of entertainment for the evening.

The Century of Progress
Exposition at Chicago

BY DR. A. A. SHAGHOIAN

In contrast to the San Francisco Fair of 1915, very few of the foreign nations have official exhibits at Chicago's "Century of Progress." Italy has the most strikingly modern building, the shape of which suggests that of a huge airplane. This, and the flight of the squadron under General Italo Balbo, is symbolical of Italy's place in the first rank of aviation. In this building are shown the varied tourist attractions of the country, while many other of the Italian exhibits are distributed throughout the Hall of Science.

The Irish Free State exhibit is a small but very colorful display of artworks, handicrafts, fabrics, laces, rugs, and vestments.

Japan's exhibit, housed in a long low building of Japanese style, includes in its extensive commercial display, the story of how silk is produced. This is shown at every step, with life size reproductions of actual scenes. The commercial exhibit shows to what a great extent the Japanese have invaded great markets, which other nations had once considered their own.

In the Czechoslovakian Pavilion are shown many of the very excellent manufactures of that country, and something of the life and history of that industrious people.

The Swedish show, in a neighboring building, is quite similar in scope, showing lovely glassware, silver, fine furniture, and smaller handicrafts. Some half dozen other countries have small, incomplete exhibits, due no doubt to the prevalent hard times.

The Federal and State exhibits are housed in one great building, and it is here that one gets an idea of what a tremendous enterprise our federal government is. There is so much detail that one cannot receive more than just a few impressions. For example, the department of Commerce, which is only one of the ten great departments of the government, is further divided into the Aeronautics Branch, Bureau of Standards, Bureau of Foreign Commerce, Census Bureau, the Patent Office, and six other divisions; who can remember them all, anyway, without looking up the subject?

Of the forty-eight states of this Union, only fifteen are exhibitors, displaying their wealth and attractions. I suspect that Florida is trying very hard, with a very ambitious and elaborate exhibit, to attract the tourist that comes to California.

California has an extensive show, in a setting of redwood bark and trees. Daly City is plainly to be seen on the \$50,000 miniature of San Francisco, and many California scenes are shown by small reproductions.

Indiana, in a mural painting extending around the entire room, depicts her history from earliest pioneer times to the not yet settled problems of today. The painting is by Thomas Benton, probably the best muralist of the United States today.

The official art exhibit is not on the fair grounds, but at the famed Art Institute of Chicago, about a mile from the fair. It has an exhibit of modern painting and sculpture that is very comprehensive and international in scope. In the same building is a marvelous collection of early paintings, and old masterpieces.

Another famous attraction of Chicago is the Field Museum of Natural History. The exhibits are so extensive that it requires days, just to walk through them. This building houses fine displays of the wild animals of the world, including some extinct species, and a very much larger collection of the works and modes of life of hundreds of tribes and nations of the earth. In this last group, the most noted is the very complete collection of ancient Egyptian relics, which were discovered by the museum's own expeditions.

Returning once more to the fair grounds, we find the home planning show attracting the attention of thousands of people daily. There are eleven different homes, each of which demonstrates the use of different kinds of materials and construction. There is a reinforced steel, brick house of very exaggerated design, showing a new type of construction. There is a house which is constructed of steel lumber, used and nailed like wood. There are steel houses which were manufactured in machine shops, shipped to the location, and assembled in place.

In spite of the prejudice against such manufactured homes, they are really very comfortable to live in, and are a real improvement over the average wood construction of today.

There is, of course, an all wood house on exhibition, demonstrating the uses of many lovely woods,

throughout the building. A house built of processed wood products shows the uses of these new materials, in modern construction. There is even a house built of paper, with floor and wall coverings of paper, and even durable curtains and drapes of the same materials.

One of the most prominent of the home group is the Glass House, "the house of tomorrow." This is a steel framed and roofed house, with the entire exterior walls of clear plate glass. Privacy is obtained by the use of roller shades and venetian blinds, and as in all of the homes, temperature is regulated by mechanical air-conditioning machines. One other building is built of large bricks made of colored non-transparent glass.

All of the houses are completely furnished, most of them in the modern style. Some really very attractive furniture, in the newer mode, is to be seen here. The homes also feature roof decks and gardens, allowing people more outdoor life. After seeing the home planning group, it is safe to predict that something is sure to happen to present methods of building.

The "Century of Progress" has ended the depression, at least temporarily, for Chicago's hotels. After some extremely lean years, they are doing a capacity business and will be able to pay the long delinquent taxes, thereby relieving a situation that has become notorious. The restaurants and transportation companies are also earning again. It seems as though the fair may be a financial success, that is if the racketeers do not take too big a slice.

In general, we may say of the Chicago Fair that it is well placed. It is near the downtown district, and it borders Lake Michigan. The layout of the grounds is long and narrow, making for inconvenient grouping of the general exhibits. The colorful and unusual buildings are quite stimulating, but the general exhibits are not especially worth going very far to see. The one exception is the Hall of Science, with its departments in the basic sciences, and that most human of them all, Medicine.

(To be continued.)

New Books Received
At Daly City Library

Mrs. Jean O'Rourke, librarian at the John D. Daly library, reports the recent addition to the shelves of Daly City's public library of a number of new books. In the fiction line are included the following: "Uncle Peel," by Bachelor; "As the Earth Turns," by Carroll; "Strange Understanding," by Comstock; "Drift Fence," by Grey; "Ann Vickers," by Lewis; "Walls of Gold," and "Wife for Sale," by Norris; "Skylark," by Reed; "The Store," by Stripling; "Bachelor's Bounty," by Richmond; "Mulliner Nights," by Wodehouse; and "Tourist Third," by Wright.

The addition of non-fiction books includes: "Education of Children," by Adler; "Your Money's Worth," by Chase & Selink; "Contract Bridge," by Curbertson's 1933; "Footloose on British Isles," by Franck; "Gold in Them Hills," by Glasscock; "Flying Carpet," by Halliburton; "Transportation," by St. Clair; "True North," by Merriek; "India, Land of Black Pagoda," by Thomas; and "Tennis," by Wills.

NIGHTHAWKS HONOR
NEW CLUB OFFICERS

The Nighthawk Rod and Gun Club's weekly meeting on Thursday, July 13, has been heavily underlined and set down in the minutes as a fitting tribute to the new officers who are to preside over the club for the remainder of the year. Newly elected President Carl Whitmore, Secretary Tom Davies, and Treasurer Herbert Kaufner were highly elated over the attendance at their initial meeting, which was further enhanced by the presence of Rolf Eriksen, the traveling members, who have been touring the San Joaquin valley.

President Whitmore announced his selection of chairmen for the various committees and the members' approval was displayed by the volley of applause that rent the air of a meeting chamber already over-brimming with high enthusiasm and pep. The new appointees are Paul Kaufner, chairman of the entertainment and athletic committees, and Joseph Corrieri, chairman of the out-door and publicity committees.

Thus with a fine trio of officers and two experienced committeemen, the Nighthawk Rod and Gun Club can expect to tally and make a perfect score on the home-stretch of 1933.

MINERS TO PROFIT
BY NEW STATUTEBy J. W. MARCHBANK
Pioneer in Frontier Mining Work.

(Continued from last week.)

State Senator Jerrold Seawell's placer mining bill, authorizing formation of mining districts, will become effective August 21. Co-operative action on the part of the "gold farmer" is expected to bring about vast expansion in the activities of the seekers for the precious metal. The mining districts are formed on the model of the irrigation and marketing districts of the agriculturist.

As John Lee, a capable and clever writer in the Sacramento Union, says: "For four decades Northern Californians have had a billion dollars in the back yard while they sat on the front porch and talked, periodically, about hard times."

Nature did the planting for the gold farmer millions, perhaps a billion years ago. The gold is available in the gravel beds of the Sacramento, American, Feather, Yuba and other rivers. Deposits have been measured denoting at least a billion dollars in value and it is likely there are more billions to be found through placer working.

Panning came first, to be followed by hydraulic operations. Federal legislation put an end to hydraulic mining on account of the complaint of the farmer that the giant nozzles were sending down tailings into the rivers which covered his fields.

The quartz miner dominated things for a long time, as is indicated by the fact that two-thirds of the state's all time gold production of \$1,864,000,000 has come from quartz mines.

Hydraulic operations and increase in placer mining will result from the construction of impounding dams at strategic points. With the placer mining district act in effect, the leadership of the quartz miner is threatened by the placer miner. Ruinous competition is not expected, however, as the gold supply, no matter how great, never equals the demand.

Establishment of a free market for gold, probably in New York, seems to be in the offing. Such a trading place was a part of the New York Stock Exchange in the seventies and talk is persistent it will be revived. In the event of the establishment of the market a higher price could be obtained for gold in this country than at present.

The editor of the Vancouver Sun in a recent review of mining published by the live journal up north, said:

"Economic significance of the mineral industry, more particularly as it applies to the western hemisphere, is scarcely appreciated even by the majority of those who follow the situation carefully. It is not often realized that the industry is one of the most important in the world. The total world investment in the mineral industry is estimated between \$23,000,000,000 and \$25,000,000,000. From this investment there is a normal annual production of approximately \$13,000,000,000. Therefore, annual world production is more than fifty per cent of the gross capital invested—a return that can be shown by new industries. About one-half of the total world investment in the mineral industry is on this continent. The greater part of the equipment of North American mines is modern and capable of highly efficient performance. This, with the quality of the mines, accounts for the dominance of North America in the industry."

Discovery of a new ore body on the Bralorne seventh level in the Bridge River district has had a strengthening effect on the shares of the company on the Vancouver Stock Exchange. The ore is the highest grade yet encountered at the mine.

Mrs. Fellows Honored
By Hillcrest Circle

On Monday evening, July 10, the members of Hillcrest Circle No. 143, United Ancient Order of Druids, staged a reception for Mrs. Madeline Fellows, in honor of her being elected as Grand Auditor of the Grand Circle of California. The Circle presented Mrs. Fellows with flowers and a lovely gift, and she also received many other gifts from her friends in the Circle. Those who attended from the Grand Circle were Grand Arch Druidess Carrie Kelleher, Grand Second Bard Mary Neill, Grand Sentinel Seline Smith, Grand Trustee Katherine Kennedy, and Past Grand Arch Druidesses Mary Lane, Sarah Armstrong and Hannah MacDonald. Refreshments were served, and each one voted the evening a huge success.

FAVOR INCOME TAX
TO PAY VETERANS

Funds for the proper care of all disabled veterans and their dependent families can easily be secured by the Federal government through an effective income tax bill, declares Congressman Jed Johnson of Oklahoma, in advocating veteran benefits endorsed by the Veterans of Foreign Wars.

"If it is only a question of getting money, then I respectfully suggest that Congress might pass a real income tax bill with teeth in it," says Congressman Johnson.

"If the Mellons, the Mills, the Morgans and the Mitchells and other tax evaders and war profiteers will pay their just share of income taxes there will be no deficits in the Federal treasury. If the Wall Street crowd with its bloated bond-holders and those with tax exempt securities could be brought to justice, there would be an unprecedented surplus in the treasury. All our disabled and battle scarred veterans would be treated humanely."

It is such progressive measures as the above that the Veterans of Foreign Wars endeavor to get to the public through its meetings.

Old Glory Post No. 2044 met with the usual good attendance last Friday night, and among the things discussed was the formation of the United Veterans' Council of San Mateo County, the formation of two Councils of the territory now embracing the Five County Council. We advocate a Council composing only San Mateo and Santa Clara counties, and with a smaller territory we will be able to keep our thumbs on the necessary information to properly advise correctly the people against the propaganda spread through the National Economy League and its cohorts. We do not wish to be misleading in our programs; we INSIST upon the proper care of all disabled veterans with service connected injuries, and their dependents, first, and then humane treatment of every veteran of any war or campaign, who is not capable of caring for himself and family, and providing a job for the unemployed.

One way to increase the purchasing power in this community would be to pay the balance of the adjusted compensation certificates which our national headquarters have been battling for so valiantly so long.

The dance given by the degree team Saturday night, July 8, at the City Hall was far more successful than we had anticipated. The large attendance appeared to be having the time of their lives, and we hope that it will only be a short time until another such affair can be given.

The monthly dance held July 15, in the Eagles Hall was successful in everyway and it is the desire of the Post to make these dances bigger and better every week. Comrade Fred Collins is working night and day between dances to think up new ideas to entertain the folk who attend these affairs.

The Post has been signally honored by having Comrade Allen, present Senior Vice-Commander, elected temporary Commander of the new County Council, and we know that with his untiring efforts and support of the comrades the new Council will be soon in operation and its programs felt throughout the two counties embracing the council.

The Post has decided to erect two Veteran of Foreign War signs at each end of the city, and it will be only a very short time until they will be erected. Remember, Comrades, Old Glory meets every second and fourth Friday in Masonic Hall. All visiting comrades are cordially invited to attend.

F. R. L.

PRETTY WEDDING CEREMONY

Miss Ruby Solomon of Brunswick street, became the bride of Morris King, of St. Louis, Mo., last Sunday at 6 o'clock. The ceremony was performed by Rabbi Fried in the synagogue at Nineteenth street in the presence of relatives and friends. The bride wore a fashionable gown of blue and yellow, with a large picture hat in matching color. She carried a shower bouquet of yellow roses and lilies of the valley. Mrs. J. Baskins, of Los Angeles, a sister of the bride, was the matron of honor. Mrs. Baskins wore a yellow gown and wore a corsage of yellow roses. Mr. J. Baskins was the best man. Mr. and Mrs. Solomon, of Los Angeles, the bride's parents, gave her away. Mr. L. Gimowsky, a brother-in-law of Mr. King, was his escort. The ceremony was followed by a reception in the social hall of the synagogue. Mrs. L. Gimowsky, of Hanover street, is a sister of Mr. King. After a honeymoon spent at Lake Tahoe the young couple will make their home at 909 Laguna street in San Francisco.

"Thousands say: Give us a bank statement we can read and understand" Here it is!

RESOURCES

**Cash in Vault and in
Federal Reserve Bank . \$33,657,034.63**
This item represents actual cash in the bank's own vaults and in the Federal Reserve Bank.

Due from Banks . \$51,457,054.37
This represents deposits made by us with correspondent banks throughout the nation, includes exchanges for clearings, cash collections, etc., etc.

**United States Government
Securities . \$184,589,525.16**
This represents obligations of the United States Government which are considered in almost the same classification as cash, since United States Government Bonds are readily sold on any market or discounted immediately upon presentation to the Federal Reserve Bank. This item alone represents about 64% of the total bond investment.

**State, County and
Municipal Bonds . \$84,039,957.86**
This item includes general obligations of the State of California, and of counties and municipalities, mainly in California. Such bonds are regarded as next to United States Bonds in soundness. This item, together with the Government Bond account described in item 3, represents better than 93% of the total bond investment.

**Other Bonds and
Securities . \$19,222,310.42**
This represents bonds and securities other than those classified in items 3 and 4. This is in line with our policy of making our major investments in United States Government Bonds.

**Stock in Federal
Reserve Bank . \$2,700,000.00**
This represents an investment of the capital funds of our bank in the stock of the Federal Reserve Bank. Member banks are required to invest 6% of their capital and surplus, although to date the Federal Reserve Bank has called for payment of only 3%. This amount is repayable to our bank in cash upon withdrawal from the Federal Reserve System.

Loans and Discounts . \$490,591,421.21
This amount represents loans secured by first mortgages on choice real properties throughout California and loans made to finance all types of business activity—retail, wholesale, manufacturing, building, agriculture, crops of every kind, shipping, etc.
This money is used not only to improve agricultural lands, build homes and factories throughout all of California, but also to move merchandise, supplies and goods of every conceivable kind and character. Such loans make possible business activity vital to the livelihood of thousands of people throughout California.

**Accrued Interest and
Accounts Receivable . \$9,598,348.04**
This represents interest on bonds and loans accrued to the date of this statement but uncollected, together with sundry accounts receivable.

**Bank Premises, Furniture,
Fixtures and Safe Deposit
Vaults . \$40,943,090.23**
This entire sum represents capital invested by our stockholders in bank buildings, furniture, fixtures and safe deposit vaults in 410 separate banking locations in 243 California communities. Bank of America branches are located in the very heart of downtown areas or important shopping neighborhoods. These locations are among the most valuable sites in each community. They include many large office buildings.
The sum opposite this item represents the combined cost of all property less depreciation.
Because the carrying value of these properties is reduced every year by depreciation, the actual value is subject to substantial appreciation.

**Other Real Estate
Owned . \$7,031,989.41**
This is other real estate owned, but not presently used as bank premises, and real estate acquired in the settlement of debt, none of which is carried in our assets for more than five years.

**Customers' Liability on
Account of Letters of
Credit, Acceptances and
Endorsed Bills . \$10,179,818.46**
The amount opposite this item represents guarantees of customers for whom letters of credit or acceptances have been issued.

Other Resources . \$1,705,335.58
This is a miscellaneous account, including deferred charges, supplies, inventories, etc., etc., etc.

Total Resources \$935,715,885.37

LIABILITIES

Capital (a) . . . \$54,000,000.00
Surplus (b) . . . 36,600,000.00
Undivided Profits (c) . 12,817,784.21

The amounts opposite these three items represent monies belonging to the stockholders of our bank: (a) in the form of original capital investment; (b) surplus that they have with the bank as added protection for depositors in the bank's operations; (c) undivided profits, which they have accumulated and not withdrawn, but left with the bank for use in conducting its business and as an added protection for depositors.

Reserves . . . \$8,231,389.45

This represents money which the Board of Directors has set aside, out of stockholders' funds, for Taxes, Contingencies, and to provide for possible losses on loans and shrinkage in the value of bonds or other real estate, or for any other loss not provided for out of current income. This sum is an additional guarantee to depositors.

**Reserve for Quarterly
Dividend Payable
July 1, 1933 . . . \$775,000.00**
The Dividends recently declared were at the annual rate of \$3,100,000 thus resuming regular payments which were made on an uninterrupted basis for the 27 years of the Bank's existence preceding October 1, 1931.

Circulation . . . \$45,500,000.00

The amount opposite this item shows national bank notes issued by Bank of America and now in circulation. They are backed by government bonds which our bank has deposited with the Treasury of the United States, plus a 5% redemption fund. Bank of America pays for the printing of these notes, plus a 1/2 of one per cent tax per annum for the privilege of issuing them.

This item represents Bank of America's policy of wholehearted working to help California by keeping as much money as possible in circulation.

Bills Payable and Rediscounts . None

The major high light revealed by the Statement is the entire liquidation of the Bank's borrowings, which were \$146,455,000 when the present management assumed control.

As we examine the Statement today, we find that in the short period of about sixteen months, the entire debt has been paid.

**Liabilities for Letters of Credit
and as Acceptor, Endorser or
Maker on Acceptances and Foreign
Bills . . . \$10,378,102.10**

This represents letters of credit, acceptances and endorsed bills issued to facilitate the export and import, transportation and storage of commodities and is secured by collateral or customers guarantee.

**Commercial
Deposits . . . \$181,246,346.34**

This represents commercial deposits of our customers (demand deposits) placed with our bank by corporations, firms and individuals. This money is usually deposited in checking accounts to meet commercial requirements and is subject to payment on demand as authorized by the depositor.

**Savings
Deposits . . . \$586,167,263.27**

This represents savings deposits (time deposits) which are usually placed with our bank by individuals for extended periods of time. Experience shows that these deposits are subject to very infrequent withdrawals.

Bank of America has the largest number of savings depositors of any bank in the United States. This enormous fund of savings entrusted to us by a tremendous list of depositors is an unusual factor of safety to every depositor due to the permanence of savings deposits.

TOTAL DEPOSITS

(COMMERCIAL & SAVINGS)

\$767,413,609.61

Total Liabilities \$935,715,885.37

BANK of AMERICA

NATIONAL TRUST & SAVINGS ASSOCIATION



Bank of America National Trust & Savings Association, a National Bank
and . . . Bank of America, a California State Bank . . . are identical in
ownership and management . . . 410 offices in 243 California communities

EAGLES DEFEATED BY FLEET PLAYERS

Before a good sized crowd of fans, the local Eagles' baseball team met defeat at the hands of Uncle Sam's boys from the U. S. S. Chicago, last Sunday, by the score of 5 to 2.

It was a snappy, well played game, featured by sensational plays on both sides, five double plays being recorded—three for the fleet and two for the Eagles. Hutcheson, center fielder for the fleet, featured with fielding and hitting, as did the all around play of his team-mates, Cherry at first base and Ferrard at shortstop. Dave Johnston's hitting featured for the Eagles. Hawley also did some good hitting, besides pitching a great game. Babe Pierotti and Petrocchi, local sluggers, were badly missed, as the Eagles filled the bases in the last two innings but couldn't push over any runs.

A game is being arranged for this coming Sunday at 2 P. M., on the high school grounds.

Daly City Eagles	AB.	R.	H.
Plansky, lf	3	0	0
Smith, cf	5	0	1
Long, 1b	5	0	1
Johnson, ss	3	1	3
Conforti, rf	4	0	1
Cameron, c	4	0	1
Gersterberg, 2b	4	1	0
Varni, 3b	4	0	0
Hawley, p	4	0	2
Totals	35	2	10

U. S. S. Chicago	AB.	R.	H.
Detour, 2b	5	2	1
Ferrard, ss	4	1	3
Hutcheson, cf	5	1	2
Cherry, 1b	4	0	0
Benepe, 3b	4	0	1
Johnson, lf	4	0	0
Marsh, rf	4	0	1
Gelo, c	4	1	1
Quink, p	3	0	1
Macken, p	1	0	0
Totals	38	5	10

DALY CITY NOTES

Mr. and Mrs. James Tompson, of Hanover street, spent last week in Castro Valley as the guests of friends.

Mrs. H. Chandler and children Harrel and Myrtle, of Hanover street, accompanied by Miss Alicia Fields, spent last week at Monte Rio.

Final arrangements have been made for the Associated Aerie of Eagles' picnic to be held in New Portal Park at Menlo Park next Sunday. Be sure and attend and bring your lunch. Music for dancing will be furnished by Dell's orchestra.

The following councillors of the newly organized Junior Court of the Catholic Daughters of America attended the banquet in the Fairmont hotel last Monday night, which was given for Grand Regents and Councillors Miss Anna Sanbrillo; Mrs. W. Core, Mrs. J. Johnson, Past Grand Regent, Mrs. Ida Forrest and Mrs. M. Fields, Grand Regent. Mrs. Mazie V. Scanlon, the National Junior Court Director of New Jersey, was the guest speaker.

The following members of Court St. Mary No. 1155, of Catholic Daughters of America, attended the banquet given in the Fairmont hotel last Sunday night in honor of Mrs. Mazie V. Scanlon, National Junior Director, from New Jersey, and the newly organized Junior Court of Golden Gate and Court St. Mary: Mrs. M. Fields, Grand Regent; Mrs. J. Johnson, Past Grand Regent; Mrs. F. Wettstein, Vice Grand Regent; Mrs. K. Phelan, Mrs. W. Core, Mrs. M. Marcovitz, Mrs. S. Weckerlie, Mrs. Charles Michaelson, Mrs. M. Coleman, Mrs. C. Michaelson, Mrs. J. Nation and daughters, Miss Julia and Helen Nation.

SCRAMBLED RADIO

The stenographer was about to be married and was greatly interested in cooking recipes, which she had been taking down in shorthand from a radio lecturer on home economics. One morning she got two stations on approximately the same frequency at the same time, one broadcasting the recipes she wanted and the other giving directions for the daily exercise. Here is what she wrote in her notebook:

"Hands on hip, place one cup of flour on shoulder. Raise knees and depress clothes and wash thoroughly in one-half cup of milk. In four counts raise the lower leg and wash two hard-boiled eggs in a sieve. Repeat six times. Inhale one teaspoon of baking powder and one cup of flour—breathe naturally and exhale and sift. Attention! Jump to a squatting position and bend white of an egg backward and forward over the head and in four counts make a stiff dough that will stretch at the waist. Lie flat on the floor and roll into a marble size of a walnut. Hop to a standstill in boiling water, but do not boil into a gallop afterward. In ten minutes remove from fire and dry with a towel. Breathe naturally, dress in warm flannels and serve with fish soup.

WEEK END RACING PROVING POPULAR

An attractive racing program again will be offered today and tomorrow (Saturday), with the usual Saturday handicap with an attractive purse. The week-end meetings have proved popular and are scheduled to continue until the Seattle meeting opens some time next month, according to Ralph MacArthur, general manager of the San Bruno oval.

Winooka, the horse Tanforan fans hope to see in an attractive match before the present Summer session ends, is expected to be at the track Saturday. Arrangements for a contest for the new Australian sprinter were underway this week, and it may be that they will be completed by Saturday.

Plans for a new clubhouse at Tanforan, between the present grandstand and clubhouse, were reported under consideration today by the California Blood Horse Association, which is expected to take over meetings at Tanforan under the new system of pari-mutuel wagering, possibly in the fall. The new clubhouse would be for members of the association, and built by subscription of the membership.

Tanforan fans were talking this week-end of the proposed new track in Southern California, to be opened by Joe Smoot, Buffalo broker. Smoot, who has already started construction of the new plant, is widely known for his promotion of horse racing in various sections of the country.

As the opening of the Seattle track, by William P. Kyne, draws near, many of Tanforan's best stables will transfer their star performers to the north. The Barr starting gate, now in use at the Tanforan meeting, will be shipped to Seattle meeting at the close of the Summer session in San Bruno.

Good fortune smiled on Chick O'Neal, messenger of the press box at Tanforan, last week, when he picked two winners to take some \$440 from the track. He sent the money to his parents in Parsons, Kansas, to help them to set up a gasoline service station.

VENDING MACHINES

Slot machines for vending a wide variety of merchandise have been introduced with great rapidity in recent years, one company alone manufacturing such "automatic clerks" now having an investment of twenty-five million dollars in this field.

Although coin-in-the-slot machines have been common for a long time, it is the extension of the idea to so many lines that makes recent developments notable. The convenience to the public is seen by the fact that many of them are set up under such means of protection that they give 24-hour service.

One drug store in Detroit gives no less than fifty-two slot machines, selling many kinds of creams, pastes, soaps, tobacco, and in fact all sorts of packaged products. Then there are others which vend sodas, radio entertainment, electric vibration, gasoline, canned goods, tea, coffee and even eggs.

All these are said to have been developed from an idea originally employed by a manufacturer 40 years ago, when he engaged a carpenter to build the first chewing gum vending machine, which was at the time looked upon as only an ingenious toy. It is another illustration of how great industries sometimes grow out of apparently insignificant experiment.

ROAD LIGHTING URGED

Electric lighting of country highways to increase their efficiency, reduce accidents and aid night flying is urged in a proposal by Louis J. Brooks, prominent Missouri farmer and first president of the state's hard road association.

The idea is said to have been favorably received by Federal state and county highway officials, many of whom feel that the lighting of the roads is a logical forward step in the development of the nation's highway system.

Electrical engineers recommend powerful roadway lamps placed at intervals of 100 yards, which it is estimated would add about 5 per cent to the overage cost of paved highways.

Special legislation would be required to permit lighting to be included in expenditures for roads it is said, but already three states, New York, New Jersey and Georgia, have laws authorizing such expenditures in the more populous counties. Detroit claims to have already 345 miles of lighted rural highways in its vicinity.

It seems that road lighting would fit in admirably with the general program of rural electrification which is now going forward rapidly in a number of states.

Driving the money changers from the temple is made easier because their customers had no more money to be changed.

Mrs. Martha E. Jones of Walnut Ridge, Ark., 94 years old, walks more than a mile every day "just for exercise."

What a scramble there is to get a hand into Uncle Sam's \$3,300,000,000 grab bag!

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has been made in the payment of the indebtedness secured by, and in the performance of the covenants contained in, that certain deed of trust, dated January 5th, 1931, made, executed and delivered by Gustaf Blomquist, a widower, as trustee, to Corporation of America, a corporation, as trustee, for Bank of America National Trust and Savings Association, a corporation, beneficiary, which deed of trust was recorded in the office of the County Recorder of San Mateo County, State of California, on January 10th, 1931, in Volume 500 of Official Records, at page 480, et seq., San Mateo County Records; and

WHEREAS, the lawful owner and holder of said deed of trust and the debt thereby secured has applied to and directed the trustee under said deed of trust in writing to execute the trust by said deed of trust created, and to make sale pursuant thereto; and

WHEREAS, notice of breach of the obligations of the trustor has been recorded as is provided by law, and more than three months have elapsed since the said recordation, and said trustee deems it best to sell said premises and estate as a whole now remaining subject to said deed of trust in order to fulfill the purposes thereof;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 15th day of August, 1933, at the hour of 10 o'clock, A. M., thereof, at the front door of the San Mateo County Court-house, situated in the City of Redwood City, County of San Mateo, State of California, the Corporation of America, a corporation, as trustee, will, under and pursuant to the aforesaid deed of trust, sell at public auction to the highest bidder for cash in lawful money of the United States, the following described real property, mentioned in said deed of trust, situated in the City of Daly City, County of San Mateo, State of California, and more particularly described as follows, to-wit:

Lot 19 in Block 10, as designated on that certain map entitled "Map of the Crocker Estate Tract Subdivision No. 1", which map was filed in the office of the Recorder of the County of San Mateo, State of California, on June 1, 1908, in Liber 6 of Maps at page 16.

Dated: San Francisco, California, July 10, 1933.

CORPORATION OF AMERICA, a corporation, as Trustee.
By H. W. HOPPER, Vice-President.
July 21, 28; August 4, 11, 1933.

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CALIFORNIA NEWS REVIEW

Intoxicated motorists were responsible for six of the twenty-one deaths in traffic accidents of the last six months in Oakland, George Lickteig, president of the East Bay Safety Council revealed in a report on the half-year traffic analysis.

Allotment of \$190,000 has been made by the federal government for purchase of a site and construction of a new postoffice building for Burlingame, it was learned by Captain E. L. Norberg, chairman of the Chamber of Commerce postoffice committee of the San Mateo county and city.

The State Cooperative Reporting Service forecast for California a larger production of wheat, corn and oats than last year. The estimated production of barley showed a big decrease. The service anticipates smaller crops of potatoes and sweet potatoes this year because of the decreased acreage.

State budget economy claimed two divisions of the State Department of Education, with the announcement of Supt. Vierling Kersey of the abandonment of the divisions of parent education and Americanization for the lack of funds. Nine employees of the State department headquarters at Sacramento have been laid off.

Lloyd W. Frick of Arvin, Calif., was elected president of the California Cotton Cooperative Association, Ltd., and the California Production Credit Corporation at the annual meeting held at the association's offices in Bakersfield. J. M. Hansen of Corcoran was elected vice-president, H. V. Eastman of Chowchilla treasurer and C. C. Selden of Bakersfield secretary and general manager.

W. T. Ferguson, superintendent of Sylvan Park, the large picnic park of Redlands, says that it takes sixteen miles of clean white paper to supply tablecloths for the picnic parties there every year. The city buys news print paper for the purpose. It comes in great rolls with about four miles of paper on each roll. Four rolls usually are needed during the picnic season and sometimes more.

Frank C. MacDonald, labor commissioner, telegraphed to State Director of Industrial Relations Timothy A. Reardon, from Washington, that the federal government had allotted \$52,000 to the State of California as an aid to the maintenance of the State's free employment agencies. MacDonald also wired that in all probability the federal government would allot a total of \$138,000 to California's free employment agencies for the fiscal year beginning July 1, 1934.

The California Municipal Utilities Association, with more than 200 member utilities represented, voted at San Francisco to organize a determined campaign to prevent the State Legislature's taxing receipts of publicly owned utilities under the Riley-Stewart tax plan. The gathering also voted to recommend to the administrator of the National Industrial Recovery Act in Washington the appointment to administer allotment of funds in California of a man in sympathy with public ownership.

The California Rural Letter Carriers' Association brought its annual convention to a close at San Jose with election of officers and the selection of Marysville as the 1934 convention city. A. N. McHenry of Highland was elected president. Other officers chosen include T. J. McDonald, Holtville, vice-president; F. J. Stevens, San Bernardino, secretary, and Charles Babcock, Richmond, treasurer. The ladies' auxiliary elected Mrs. Ethel Wetherbee, Goleta, as president; Mrs. Aquilla Sharp, Ontario, vice-president; Mrs. Anna Irma Newman, Rivera, secretary; Mrs. Cora Pies, San Bernardino, treasurer, and Mrs. Bessie McHenry, Highland, historian.

Beer of the so-called "home brew" type, when sold with 3.2 percentage or less of alcohol, is subject to State taxation, and all other beer of this character, with greater alcoholic content, will henceforth be reported to federal law enforcement authorities, the State Board of Equalization so announced. They said Attorney General U. S. Webb has unofficially informed them that all 3.2 beer, from regular breweries or elsewhere, is taxable. Legal advice on beer with an illegal "kick" in it was that the board inspectors cooperate with authorities of the government liquor squads. During the last two months, 6,444,425 gallons of taxable beer has been distributed to thirsty Californians.

A State meeting of the "home-owned business of California" was held at San Luis Obispo recently. Frank Abernathy of San Jose, head of the organization, presided.

In line with the State program of surfacing highways for heavy travel, contract was awarded recently to the Santa Maria Construction Company to surface nine miles of the San Simeon-Carmel highway with asphaltic road oil, between Morera Beach and Rocky Creek, Monterey county. This project will cost \$13,510.

Within the space of a few hours, Riverside County Treasurer L. J. Tobias was arrested, indicted on a charge of grand theft, pleaded guilty and was sentenced to serve one to ten years in San Quentin Penitentiary. Tobias was arrested when it was found that an interest check for \$510 had been cashed by him and not credited to the county.

More than \$1,000,000 has been advanced to members of the California Prune and Apricot Growers' Association as the first payment on 1933 apricots, it was announced by General Manager C. D. Cavallaro in San Jose. This payment is greater than all three payments for last year's fruit, he declared. With the market steadily improving, the final settlements are expected to total twice the amount of 1932 payments.

Belated recognition of valorous service during the world war recently found California's youngest sheriff in possession of one of the most cherished veterans' emblems—a medal of the Order of the Purple Heart. The recipient is Sheriff John R. Thornton, in his third term as sheriff of Solano county. The sheriff, as sergeant in the 91st Division, was wounded in action when he and two privates, William Hathaway and Aram Shahbazian, stalked a machine gun nest of two guns, killed two of the enemy and captured 17.

J. C. K. McKay of Santa Barbara was installed as commander of the California Command, Canadian Veterans, in the closing sessions of their annual three-day convention at Santa Barbara recently. He succeeds S. H. Grant of Oakland. Oakland was selected as the 1934 convention city. Other officers are George Locke of Hollywood, first vice-commander; William O'Connor of San Jose, second vice-commander; R. Robertson, Inglewood, third vice-commander; Cluny McPherson, Los Angeles, parliamentarian, and Rev. Frank Woods, Long Beach, chaplain.

With legalized wine foreseen as a possibility within the next year, California is to have the smallest wine grape crop for any of the last five years, with one exception, according to the forecasts of the Federal-State Crop Reporting Service just issued. The production is set at 367,000 tons by E. E. Kaufman, the chief of the service, compared with yields of \$38,800 tons in 1932, 316,000 tons in 1931, 486,000 tons in 1930 and 417,000 tons in 1929. The raisin grape crop is forecast at 1,613,000 tons, compared with 1,221,000 tons last year. The table grape yield is expected to be 270,000 tons, or 47,000 tons under 1932.

Highest commendation for the manner in which he recruited, trained and distributed to forest camps 100,000 members of the Civilian Conservation Corps was received by Maj. Gen. Malin Craig, commandant of Ninth Corps Area, from Gen. Douglas MacArthur, army chief of staff, recently. Craig, it is said, was delegated with a heavier task than any other corps area commander involved in the conservation corps campaign. A total of 100,000 men were trained in the Ninth Corps Area, out of a total of 250,000 recruited throughout the nation. MacArthur wired: "I extend to you and all members of your command my sincere appreciation of this great accomplishment. It was well done."

For the first time since the depression slid down the western slope of the Rockies to the Pacific Coast, bank statistics in June indicated a higher level of general business than in the same month of the preceding year. This became known when the San Francisco Federal Reserve Bank computed and made public the bank debit totals for twenty-seven representative cities in the seven far-western States comprising the twelfth reserve district. The debits aggregated \$1,907,629,000, which was a gain of 6.4 per cent over June, 1932, when debits totaled \$1,891,857,000. The gain over May's aggregate turnover of money was about 7.9 per cent. The May spendings for the twenty-seven cities were \$1,745,301,000.

Contrary to earlier reports, the Orange Belt Highway, passing through Tulare county, will be included in some 6,700 miles of secondary roads to be taken over for maintenance by the State Highway Commission August 22. Report to this effect is made by J. G. Brown, chairman of the good roads committee of the Porterville Chamber of Commerce, from Fresno, where he was summoned for a conference with the commission divisional engineers. Brown attended a number of good roads promotional organizations in Los Angeles. He was accompanied to Fresno by C. A. Allumbaugh, county supervisor. Not only will the entire length of the Orange Belt Highway be included in the new secondary system but the road from Porterville to Camp Nelson. Eventually the proposed trans-Sierra Lone Pine road, which will connect Lone Pine in Inyo county with Camp Nelson in Tulare county, will become a part of the State system.

Warren Atherton, State commander of the American Legion, challenged to debate Professor Paul A. Schlipp, Methodist on recent actions taken by the Southern California Methodist conference which Atherton criticized as "un-American." Professor Schlipp, who teaches philosophy at the College of the Pacific at Stockton, made a heated reply recently to Atherton's attack on the conference resolutions opposing military training in the schools, endorsing conscientious objectors and advocating abolition of the Los Angeles red squad.

Party Frocks for the Younger Set

By CHERIE NICHOLAS



COMES now the season which calls for youth to go partying in frocks which tune to flowers and birds and sunshine and twinkling stars set in skies of blue and all such beautiful things which go to make a summer. Well, here they are in the picture. Three charming frocks, just such as are sure to win their way into the heart of every young girl who sees them.

Airy-fairy creations are they, made of chiffon, of taffeta and of net, these being materials which fashion stresses with emphasis this summer, when it comes to favorite media for the younger set's party frocks.

It is said in regard to favorite colors that this is a "pastel season" and the trio of lovely dresses illustrated goes far to prove it so. Together, they look as if a bit of a rainbow must have been coaxed to lend some of its coloring to the scene. In that the first gown, on the cunning little dancing figure, is of chiffon in a delicate blue, while pale pink taffeta is the choice of the smiling maiden centered in the group, the tall girl to the right wearing a love-of-a-gown of green silk net in a delicious cool green.

A significant feature about two of these models is the fact that the skirts are formed of tiers of ruffles. This styling is very popular this season, so much so that even dresses for grown-ups are fashioned in this wise, with this difference, however, that for adults the skirts are fitted decidedly snug, the ruffle-upon-ruffle movement beginning just above the knees.

"EEL GRAY" TONE IS LATEST SHOE COLOR

Schlaparelli's "eel gray" has been adopted by the shoe world.

Fashion mongers believe that it will be the high style shoe gray of fall and winter. It will make a shoe that can be worn with all other lighter tones of gray, with navy, red and even with black or brown. A problem thus has been solved for the boot-maker.

Another important kid leather shoe color is to be "taupe" for fall. As its name indicates it is the shade of the little field mole, a brown with just sufficient gray to conform to the gray vogue.

Predictions for the future include a new "faun brown" as splendid for combinations. It should harmonize well with all the browns on the fashion bill of fare, and it is very smart combined with black kid—in the latest half and half type of shoe.

Permanent Wave or Curls Now Attained in Comfort

Many a girl who started life as an ugly duckling is an attractive woman today. Modern science has given her many charms that nature failed to provide. Take curly hair, for instance. Today it's as easy to transform straight hair into a mass of natural looking curls as it is to keep your nails trim. With the new machineless method of permanent waving, you can sit back comfortably throughout the waving process, and read a book or go ahead with your knitting. You aren't "attached" to any electricity. A clean odorless vapor is applied to your hair, and in less time than you'd think it possible, you have a lovely head of curls.

Crocheted Fabrics Are Being Employed on Hats

A new hat has come out on the Paris boulevards, evidently to replace now-dead Chechla. It consists of nothing more than a square piece of knitted or crocheted fabric—or string done in a fish-net weave—the corners of which are stitched in a rounded manner so that when the envelope, as it were, is opened and the head inserted, the hat fits like a cap and the "ears" stand up stiffly at each corner.

If you study the dressmaking details closely you will notice that the ruffles for the little chiffon frock are put together with wee shirred headings which accent the softness of the material. The taffeta ruffles for the other dress are put together with cording covered with self-silk, so as to accent the sprightly silhouette which crisp taffeta is supposed to have.

Exquisite lace edging with countless tiny rosebuds nestling among its frills, outlines the cap sleeves and wide pointed collar of the dainty frock which the little dancer is wearing. Long streamers of narrow double-faced (pink on one side and blue on the other) satin ribbon dangle gracefully from the neckline down the front of the frock.

The pink taffeta frock has perky cap sleeves made of ruffled organza in matching pink, finished with a binding of the taffeta. A narrow pale blue velvet ribbon is tied about the wrist.

For modish sub-debs there is nothing prettier than the party frock made of either silk or cotton net, especially now that net is so smartly in fashion. For the gown shown here (to the right) the designer chooses fine silk net in a lovely pale green. Rows of satin folds in matching green make an effective trimming. A lovely rose shading from pink to deep red posed at the waistline sounds just enough of a sophisticated note to satisfy the aspiring young modern who is wearing it.

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PARIS STYLES

By CHERIE NICHOLAS



Just off the steamer are these two Schlaparelli models. Their simple, conservative styling gives them distinction. Interest also centers about the materials of which they are fashioned, for fabrics are always important in this versatile couturier's collections. The evening gown is made of a bright blue lacquered net which is not only wonderfully good looking for summer wear, but is ideally cool. The clever handling of a single broad strap over one shoulder with a tiny cape sleeve over the other is intriguing. The sports dress is of white artificial canvas, a new material which has created a sensation. The belt is of brown and white latex ribbon.

White for Evening

White in tailored cut is promoted as usual for summer wear, and frothy white styles for evening. One outstanding is of organza with six graduated ruffles which begin at the knees and fall to the floor.

Washington Digest

National Topics Interpreted
by William Bruckart

Lesson for Shylocks

Washington.—One of the most depressing factors in the three-year-old economic crisis has been and still is the discouragement experienced by vast numbers of solid, substantial citizens as a result of inability to continue payments on their farms or homes in towns and cities. They have struggled, worked and saved to apply the sums so accumulated on a home or farm that they can call their own. In the last three years, thousands upon thousands of them have seen these savings swept away, the homes or farms taken by the holders of mortgages.

It has taken an extraordinarily long time, observers here are agreed, for mortgage holders to learn the lesson that they gain very little by the shylock practice of exacting the pound of flesh in the shape of foreclosure of the mortgage. A good many mortgage holders, such as life insurance companies, began more than two years ago to "go easy" in foreclosing on property, but unfortunately the number who pursued that policy were entirely too few for the good of the country or the good of the mortgage holders as a class, according to the consensus I gather around the National Capital.

The result of the failure, or refusal, of mortgage holders to realize the conditions confronting them—I speak of them as a class—is such legislation as the home loan act. One of these laws was passed at the request of President Hoover, but that was revamped and a new set-up made at the request of President Roosevelt. If the present law works, as it appears it may, without too much of an expense upon the federal government, lenders of money on farm mortgages and on homes in towns and cities will find themselves paying something of a penalty in the end.

In any analysis of the mortgage situation one cannot overlook the dangers inherent in any governmentally managed institution that functions in a half-way private fashion. The home loan act and its purposes are subject to entirely the same influences and face the same possibilities as the farm loan act that was initiated by the late President Wilson. That enactment has cost the government (which means the taxpayers) many millions of dollars, yet it has done some good. Of that there is no doubt. But it never does any good to deny weaknesses. The results will be revealed eventually, and they will be disclosed in the home loan act just as they have been shown in the farm loan law.

But the point of this consideration is that extraordinary measures have been and are necessary. One of the things that must be accomplished is a revival of confidence. It is agreed among students of the situation that if the home loan act and the revamped farm loan structure develop any appreciable amount of new confidence or restore old confidence, it will have been worth the price. If the combined help extended by those two laws can enable individual owners of property to have a feeling of self-reliance, a feeling of security and independence, they will have done much to lead the country out onto solid ground of economic prosperity again.

Frown on Foreclosures

The home loan administration is exceedingly slow in getting into motion. Admitting that time always is required in the development of any organization that is predicated on a new law, it does appear that the home loan board has been guilty of too much delay. It may be said to the board's credit, however, that it is trying to encourage holders of mortgages to postpone mortgage foreclosures and to await the time when the new structure has been completely formed. The argument being used is to the effect that if mortgage holders forego their rights, for a short while, they have a chance to emerge from the situation with new bonds on which the government guarantees the interest payments.

Let us examine that privilege and see how mortgage owners as well as home owners may benefit. This must necessarily be considered in conjunction with what the law offers to the home owner, and which will lead him to utilize its privileges.

The mortgage holder may surrender his existing mortgage to the home owners loan corporation, the official name of the agency which will handle the funds under the supervision of the home loan board. He will get in exchange new bonds, bearing 4 per cent interest. The payment of the interest is guaranteed by the government, but the principal of those bonds remains in the same category as does the principal of the existing mortgage. The bonds are exempt from all taxation and I think it is generally agreed they will constitute a high-class investment.

It is to be remembered that the law limits the amount of the mortgage that may be issued against any property to \$14,000. The total loan may not be more than 80 per cent of the appraised value of the home, so that it may be said the security behind

the bonds is somewhat better than average when it is remembered the interest will be paid by the government if not otherwise. The mortgage holder obtains a long term bond, he is freed from the necessity of making advances to keep the property in shape or pay taxes, etc., and he takes only the usual chance on the principal.

Now, from the standpoint of the home owner, there is the probability that the home owners' loan corporation will be more lenient in the matter of enforcing the terms of its mortgage by foreclosure, which it would have the right to do. That ought to make home owners feel more secure.

The mortgage holder has another alternative. He may borrow up to 40 per cent of the value of the property and give the home owners' loan corporation his mortgage as security.

May Run 15 Years

When the home owner seeks to use the home loan act privileges, he gets a benefit in the shape of a postponement of the maturity date of his debt. That is, there is a new mortgage written and it may run as long as fifteen years. In addition, if the home owners' loan corporation agrees, the home owner may be allowed what amounts to a moratorium in the payment of either the interest or any installment on the principal. That gives the home owner a breathing spell so that if, for example, he is out of a job but his reputation for paying his debts is good, it is not necessary for him to lose his home.

Then, the home owner can obtain funds from the corporation without the necessity of paying a commission to anybody, and say what you will, these commissions for obtaining a loan are a burden. The law makes sure there will be no commissions charged by making such an act a crime.

Another available benefit is provided for the home owner in the provision allowing him to pay off a part or all of his mortgage with bonds of the home owners' loan corporation. It may be readily seen that if by any chance the bonds of the corporation should sell below par, a borrower might be able to buy the bonds, say, at 85 per cent of their value and turn them in at 100 per cent. Of course, everybody here connected with administration of the act insists that the bond price will never fall below par, yet there are some who think that condition may eventuate.

I hope in a few weeks to be able to discuss the set-up arranged by the home owners' loan corporation by which home owners can take advantage of the legislation's terms. The machinery is being created slowly and it is obvious why that is so because there will be two agents of the home loan board in virtually every county of the nation. They will be the point of contact for the individual home owner and it will be from those agents that all necessary details can be ascertained and with them that individual problems may be solved.

The farm loan structure is somewhat further advanced. There was some machinery already in existence for use under the terms of that law and Henry Morgenthau, Jr., the farm credit administrator, is getting things in shape so that his organization soon will be making loans on farm lands.

New Treasury Statements

We have just witnessed the United States treasury adopt a new system of reporting its condition. It is required by the Constitution and by law to make public a statement of its receipts and expenditures, and a daily statement of these items has been issued consistently for many years. Now, however, the statement has appeared in a new suit of clothes, and an explanation of why this has been done appears to be important.

For the first time in the history of this government the treasury actually is running a double budget system. That is, it is segregating in one set of accounts all of the regular expenditures such as salaries and ordinary running expenses. In another set of accounts, it is listing the so-called extraordinary expenditures. In these items are the long list of relief payments, the emergency construction expenditures, the payments to farmers for crops destroyed, and other outgo of a similar character.

I have heard both criticism and commendation of the new policy. President Roosevelt has maintained that the emergency expenditures should not be included in the regular budget because they are extraordinary in character and will not recur, or at least none of us hopes they will recur. The emergency expenditures are being financed through borrowings by the government and will be repaid later so that the President says they should not be considered when plans are being worked out for balancing the regular budget.

On the other hand, it is contended that this is a dishonest budget, that it does not properly represent the financial standing of our government.

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DALY CITY RECORD

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GETTYSBURG

The first three days of this month marked the seventieth anniversary of the Battle of Gettysburg, in which Meade's defeat of Lee sealed the fate of the Confederacy. It is estimated that the Union force under Meade numbered about 85,000 men, while the Confederates under Lee numbered about 75,000.

This momentous battle was one of the fiercest in all history, and cost both sides heavily. Estimates place the Union losses at 3,072 killed, 14,494 wounded, and 5,434 captured or missing, while the Confederates lost 2,592 killed, 12,709 wounded, and 5,150 captured or missing.

In this battle occurred the most famous charge of the war, that of Pickett's Division of Confederates, composed of 5,000 men, which pierced the Union line only to be hurled back with fearful slaughter. It is estimated that fully two-thirds of Pickett's men were either killed, wounded or captured in this charge. The failure of this attack on the Union position turned the tide of the battle, and really marked the beginning of the end, so far as Confederate chances of final victory were concerned.

On July 4, 1865, Lee began his retreat from Pennsylvania, and thereafter the Union forces gradually tightened their grip on those of the South, until Grant forced Lee to surrender at Appomattox on April 9, 1865.

The three score and ten years which have elapsed since Gettysburg have seen a reunited country increase in population from about 35,000,000 to more than 123,000,000, thereby becoming one of the greatest world powers. Few persons, even in the South, now believe that it would have been best if the Confederacy had succeeded, although the sincerity of those favoring secession is no longer questioned, and the name of Lee is honored in the North as well as in the South.

The Paris girl who shot her husband a few hours after the wedding probably had in mind the slogan: "Eventually, why not now?"

We doubt that the average housewife is overly enthusiastic about the rise in commodity prices.

SHAFT TO AMUNDSEN

San Francisco has paid tribute to a great explorer by erecting a tall granite shaft in Golden Gate Park in memory of Roald Amundsen, who discovered the South Pole in 1911.

Amundsen was a native of Norway, where he was born in 1872, and became a sailor at 21. In addition to his discovery of the South Pole, he also made two trips to the North Pole, one in an airplane and the other in a dirigible. He discovered the north magnetic pole, was the first to make the northwest passage from Europe to Alaska, and was the third navigator to make the northeast passage from the Atlantic to the Pacific.

In 1928, after Amundsen had announced his retirement from active exploration, Nobile's expedition to the Arctic in a dirigible met with disaster, and Amundsen set out by air to rescue Nobile, but perished in the attempt, and was never heard from again.

The San Francisco monument will serve to remind coming generations of one of the most intrepid adventurers the world has ever seen, whose contributions to science were among the most notable that have been derived from polar exploration.

WHY SILVER STABILIZATION?

There seems to be a good deal of misunderstanding of silver stabilization. It is feared that it simply means that silver will be given an artificial standard of value now—it is far below any reasonable level. And silver should have as definite a value as gold—to half of the world's people it is gold, and the only gold they know. It has been the medium of exchange for centuries, precisely as gold has to some of the western nations. Its collapse has affected them drastically as the collapse of gold values would affect the people of other nations.

Silver rehabilitation is simply an effort to permit a time-tested medium of exchange to again do a necessary work in the world.

Whenever some state votes against repeal of the Eighteenth Amendment it will be news.

When one writes the truth it isn't so necessary to keep a carbon copy.

PRICES ARE GOING UP

Everyone knows that prices are going up. A penny here, a nickel there, dollars more in the case of higher-priced articles. Things are going to cost still more, too, and we can get more now for our dollar than we will be able to get later on.

Washington wants to see millions of men go back to work, and wants no one to work for less than a living wage. Industries are getting together to make these things possible, but as wages go up, prices have to go up too, of course.

Take the household washer as an example, because it is used in about 9,000,000 electrified homes, and in half of all the farm houses. Practically everything that goes into the making of it, as in other labor-saving and necessary devices, has been advanced. Makers of the parts and of the finished machine, as well as other machines, know improved wage scales will help their own employees, giving them more buying power. This is going on everywhere and is designed to help everyone. The factory hand in the washer factory will be able to buy the carpet he wants, and the worker in the carpet mill will be able to buy the washer he wants, and so on, an endless chain.

As for the farmer, his "wages" in the form of higher commodity prices gives him better buying power, too.

This explains why labor-saving equipment probably never again will be as cheap as at the present time. But it also explains why such a state of general affairs will be better for all of us.

AL SMITH'S VIEW

In the midst of the enthusiasm for the "New Deal" sponsored by President Roosevelt there has lately appeared criticism of some of the measures whereby his program is to be put into effect.

The most prominent critic of the law by which the government is empowered to exercise dictatorial powers over business and industry, known as the National Recovery Act, is Alfred E. Smith, presidential candidate in 1928. In his magazine, The New Outlook, he said, in part:

"This act, if the terms are carried out, will cripple initiative, legalize and even encourage monopoly, raise prices and require higher tariffs to maintain the new structures. The little man will be lost in the shuffle. I do not want to see this land of opportunity sink to a dead level in which we shall all be civic servants, working under political control. If that happens, we shall have sold our

RURAL SCHOOL PROBLEM

Elimination of small rural schools which have outlived their day and the development of larger schools that may be made real centers of community life are recommended by Dr. William J. Cooper, United States Commissioner of Education.

The old one-room schoolhouse served well in the period when sparse settlements and lack of good roads prevented the assembling of more than a few pupils in any one place for instruction. If it did not serve well, it at least was the best means available for its purpose.

Much progress has already been made in the direction of consolidated schools, but the movement has not kept pace with the need for better planned instruction. Dr. Cooper believes that all small rural schools might well be eliminated in districts where good roads make transportation of pupils for longer distances practicable.

Where this is not feasible for all pupils, he suggests that those of the sixth grade and above should be transported to the larger schools, which should be made community centers. In no other way will it be possible to give farm children an education comparable with that enjoyed by those of the towns and cities—and all children should have equal opportunities so far as it is possible to provide them.

The matter of rural education is one of the most pressing of the problems which confront our educational system. It deserves the most earnest consideration at the hands of educators and the general public alike.

American birthright for a mess of Communistic pottage."

A great many patriotic citizens agree with Mr. Smith that some of the legislation passed by the recent Congress goes too far in the direction of placing everybody and everything under government control. We can only await the result of these revolutionary measures, and in the meantime hope for the best.

A professor says the country suffers from a surplus of brains. Perhaps in quantity, but not in quality.

Japan and China have buried the hatchet, but we'll bet both of them know where the handle is sticking out.

We are interested to see what the plumbers' code will have to say about taking tools to the job.

A letter written and mailed almost 13 years ago in Omaha has just been delivered to R. B. Van Zandt, addressee, in Lawton, Okla.

NOTICE OF TRUSTEE'S SALE

On Thursday, August 10th, 1933, at ten o'clock A. M., at Number 50 Moline Street, Daly City, California, California Pacific Title & Trust Company, a corporation, trustee, will sell at public auction to the highest bidder, for cash, in lawful money of the United States, the following described real property, situated in the County of San Mateo, State of California, and bounded and described as follows, to-wit:

Lot 25 in Block 26 as designated on the map entitled "Jefferson Park, San Mateo County, California", which map was filed in the office of the Recorder of the County of San Mateo, State of California, on February 25, 1926, in Liber 13 of Maps at page 36.

Said sale will be made to satisfy the obligation secured by and pursuant to the power of sale conferred in a certain deed of trust executed by W. H. Bobitt and Marie Bobitt, his wife, as grantors to California Pacific Title & Trust Company, a corporation, as trustee for the benefit and security of C. E. LaPlant, and Minnie LaPlant, his wife, as beneficiaries, dated October 19, 1931, and recorded December 10th, 1931, in the office of the County Recorder of the County of San Mateo, State of California, in Vol. 570 of Official Records at page 34, and assigned by said deed assignment has been recorded in Vol. 539 Official Records at page 499 in the office of the County Recorder of the County of San Mateo, State of California.

Notice of breach of said obligation and election to sell said real property was recorded in the office of said County Recorder on April 15, 1933, in Vol. 588 at page 368 of Official Records.

This notice is given in compliance with the demand heretofore made on the trustee by said J. F. DeMartin, as beneficiary.

Dated: July 17, 1933.
(SEAL)
CALIFORNIA PACIFIC TITLE & TRUST COMPANY, as Trustee,
By H. D. LAWRIE,
Its Assistant Secretary.
July 21, 28; Aug. 4, 1933.

NOTICE OF COMMISSIONER'S SALE OF REAL ESTATE ON FORECLOSURE OF MORTGAGE.

No. 21768.
In the Superior Court of the State of California, in and for the County of San Mateo.
Rudolph J. Scholz, Plaintiff, vs. H. C. Josecyn and Anna V. Josecyn, et al., Defendants.

Under and by virtue of an order of sale and decree of foreclosure and sale, issued out of the Superior Court of the State of California, in and for the County of San Mateo, on the 22nd day of June, 1933, in the above-entitled action, where-in the above-named plaintiff obtained judgment and decree on the 22nd day of June, 1933, which said judgment and decree was on the 22nd day of June, 1933, entered and recorded in Judgment Book No. 28 at page 271 thereof, (to which judgment and decree reference is hereby made), I am commanded to sell at public auction all the following described premises, situate, lying and being in the County of San Mateo, State of California, and described as follows, to-wit:

Lot 48 in Block 15, as designated on the Map entitled "Map No. 1 Vista Grande, San Mateo Co., Calif.", which Map was filed in the office of the Recorder of the County of San Mateo, State of California, on November 5, 1906, in Liber "C" of Maps, at page 35, and a copy entered in Liber 4 of Maps, at page 41.

Together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in any-wise appertaining.

PUBLIC NOTICE IS HEREBY GIVEN that on Saturday, the 5th day of August, 1933, at 10:00 o'clock of the forenoon of that day, at the front door of the Court-house of said County of San Mateo, in the City of Redwood City, in said County and State, I will, in obedience to said order of sale and decree of foreclosure and sale, sell the above described property, or so much thereof as may be necessary to satisfy said judgment, with interest and costs and expenses of sale, to the highest and best bidder for cash, in lawful money of the United States.

Dated: July 6, 1933.
JEROME F. MACDONALD,
Commissioner appointed by said Superior Court.
Harold C. Reymann, Attorney for Plaintiff.
July 14, 21, 28, 1933.

WHAT'S WRONG WITH THE LIGHT IN THIS HOUSE?

TRYING TO MAKE A 25 WATT LAMP ACT LIKE TWO SIXTIES!



LESS THAN ONE-HALF THE COST OF A PACKAGE OF CIGARETTES A DAY BRINGS GOOD LIGHTING TO THE AVERAGE HOME.

HE WORKS in a well lighted office. Lighting fixtures are properly placed. Lamps of the proper wattage are used. Burned-out lamps are promptly replaced.

This is not the case in his home. No wonder he gets drowsy trying to read and at an early hour is tired and ready for bed. There is not enough light or the wrong kind of light by which to read.

Empty sockets, burned-out lamps, trying to make a twenty-five watt lamp act like two sixties is bad for the disposition, the eyes, for health.

Glare is also bad for the eyes. Adequate lighting fixtures, properly shaded, give diffused light. It is restful light. It does not reflect from white paper or bright surfaces and protects the eyes.

Good light is one of the few things we live with so much that is neither expensive or hard to obtain. Year after year the cost of electric light has been reduced. How many other daily necessities cost you less than before the war? The proper use of light is so inexpensive today that every home should have all the light needed for comfort, health and safety.

HOURLY COST OF LAMPS

			
50 watt 1/3 of 1¢	60 watt 3/8 of 1¢	100 watt 2/3 of 1¢	150 watt .98 of 1¢

SEE YOUR DEALER OR THE

P.G. and E.

PACIFIC GAS AND ELECTRIC COMPANY

Owned • Operated • Managed by Californians 131-733

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REAL ESTATE AND INSURANCE

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DALY CITY

MISSION at FLOURNOY

FRIDAY AND SATURDAY, JULY 21-22

LEWIS STONE and PHILLIPS HOLMES in

Men Must Fight

Also BEN LYON and MARY BRIAN in

GIRL MISSING

SUNDAY AND MONDAY, JULY 23-24

RICHARD BARTHELMESS and SALLY EILERS in

Central Airport

Also Marjorie Rambeau and Dorothy Jordan in

STRICTLY PERSONAL

Ladies' Chinaware Night, Monday

TUESDAY, WEDNESDAY AND THURSDAY,

JULY 25-26-27

ROBERT ARMSTRONG and FAY WRAY in

KING KONG

NOTHING DOES SO MUCH FOR SO LITTLE AS YOUR TELEPHONE



You save time—money—opportunity itself—when you telephone ahead

You cover more territory. You cover it more frequently. You reach out-of-the-way places at a low cost. You pave the way everywhere for more profitable visits in person.

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BIG SPECIAL FOR THIRTY DAYS ONLY

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GOODYEAR RUBBER HEELS 25c

MEN'S HALF SOLES (Leather or Composition) 75c

LADIES' HALF SOLES 65c

GOODYEAR RUBBER HEELS or LEATHER, 25c

LADIES' SOLE AND HEEL (wonderful value) 85c

All work fully guaranteed
Give me a trial and be convinced

Colma News Notes

Miss Martha Remington is visiting her aunt, Mrs. H. Hall, of Santa Cruz.

Lorin Martinelli spent one day last week with friends in South San Francisco.

Mrs. Louis Betschardt (nee Ida Sutter) visited friends in Colma on Sunday.

Mr. and Mrs. Otto Holm, of Redwood City, visited friends here last Tuesday.

Mr. and Mrs. L. Jost and Mr. J. Camenzind spent the week end with friends in Sonoma.

Mrs. George Wright and sons Billy and Robert are spending a few weeks at Guerneville.

Miss Alvina Jost spent an enjoyable week end with Mrs. Emily Valerino, of San Francisco.

Misses Cordina and Sophia Bertocchi and Mr. Lorenzo Benedetti last Sunday motored to Sonoma.

Mr. and Mrs. Franzetti, of South San Francisco, spent Wednesday evening with friends in Colma.

Mrs. John Merlo and daughter, Juanita, are home again after spending several weeks in Sunnyvale.

Misses Irene and Martha Bianchi and Mrs. Evelyn Witt and son Albert motored to Redwood City one day last week.

Mrs. Remmer and daughters, Lorraine and Shirley, spent Wednesday evening at the home of Mr. and Mrs. Louis Merlo.

Mrs. Josephine Greene, Mr. Waldo Rich and Owen Greene had dinner with Mr. and Mrs. M. Slade, of Menlo Park on Sunday.

Guy Torre, of San Francisco, formerly of Castle Gardens, has returned home after spending a week's vacation in Stockton.

Mrs. Joseph Bianchi, of Palo Alto, formerly of Colma, visited with Mrs. Witt and Miss Evelyn La France, of Daly City, on Monday.

Friends of Mrs. J. Camenzind are indeed very glad to hear she is improving after undergoing an operation in a San Francisco hospital last week.

Mrs. P. L. Peterson and a party of friends are planning to spend Friday in Oakland to visit with Miss Dorothy Peterson, who is spending the week with her grandmother.

Mr. Gordon Jones is spending the week with his grandparents at Sunnyvale.

Mr. and Mrs. A. Blumenthal recently motored to Monterey with friends.

Miss Leola Biansum, of Colma, had a pleasant vacation with friends in Turlock.

Mr. and Mrs. Joe Maffei visited Mr. and Mrs. Louis Merlo on Tuesday evening.

Mrs. Ed. Lopez has returned home from an enjoyable trip with Mr. and Mrs. Luderman.

Mrs. S. Kennedy, sister of Mrs. J. Muzzy, is visiting her son in Walla Walla, Washington.

Mrs. Elsie Fuchs and daughter Marjorie are spending a few weeks vacation at Santa Cruz.

Meta, Kathryn and Jimmie Callan and several friends spent one day last week at Thornton's Beach.

Mr. and Mrs. Joseph Deluchi and family and Mrs. D. Roviore and daughter Stella spent Sunday of last week at Mountain View.

The members of the Five Friends' Club will hold their meeting Friday night, July 21, at their new club room on School street and Sloat boulevard.

Mrs. Edward Mooney and daughters Anita and Muriel and Miss Dorothy Fuchs have returned home after spending an enjoyable vacation at Guerneville.

Mr. and Mrs. L. Gianni and sons Louis and Dante, Miss Mary Bertocchi and Mr. Raymond Prefetti were among those who attended the Accordion picnic at the California Park.

The following spent an enjoyable day picnicking at Paradise Cove on Sunday: Mr. and Mrs. J. Merlo and family, Mr. and Mrs. J. Moresco, Mr. and Mrs. J. Weimert, Mrs. A. Moresco and daughter and Miss Irene Moresco.

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up to a hard job, because the alarm system was faulty, because water facilities were insufficient, or because apparatus failed at a critical moment. Good fire departments are not necessarily expensive. They consist, mainly, of a disciplined, scientifically trained crew, working with standard apparatus. Fire protection is one field where only the best is good enough.

The public works program is not in the budget, but it will cost the taxpayers as much as if it were.

On Monday, the 31st day of July, 1933, at the hour of 10:00 o'clock A. M., of said day, at the entrance to the City Hall of the City of Daly City, 51 Wellington Street, the City of Daly City, County of San Mateo, State of California, Northern Counties Title Insurance Company, a corporation, as trustee, will sell at public auction, to the highest bidder for cash, in lawful money of the United States, the following described real property, situated in the City of Daly City, County of San Mateo, State of California, and described as follows, to-wit:

"All of Lot 56, as said lot is designated on the map entitled 'Amended Map of Lindhome Manor, being a Resubdivision of Lots 120 and 122 to 129 inclusive, and a portion of Lots 119-130-131 West 52nd Homestead Association, Daly City, San Mateo Co., California,' which map was filed in the office of the Recorder of the County of San Mateo, State of California, on December 27, 1926, in Liber 14 of Maps at pages 73 and 74.

Said sale will be made to satisfy the obligation secured by and pursuant to the power of sale conferred in a certain deed of trust executed by C. B. Brown and Helen Brown, his wife, grantors, to Northern Counties Title Insurance Company, as corporation, as trustee, for the benefit and security of J. P. Bonds and Dorothy Bonds, his wife, and C. L. Dixon and Eliza M. Dixon, his wife, dated July 15th, 1926, and recorded June 4th, 1932, in the office of the County Recorder of the County of San Mateo, State of California, on February 25, 1932, in Liber 14 of Official Records, at page 260.

Notice of breach of said obligation and election to sell said real property was recorded in the office of the County Recorder, February 17th, 1933, in Liber 591 of Official Records, at page 42.

This notice is given in compliance with the demand heretofore made on the trustee by the beneficiaries.

Dated: July 3rd, 1933.

(SEAL) NORTHERN COUNTIES TITLE INSURANCE COMPANY, Trustee.

By ALEX KEDDIE, Secretary.

Vincent W. Hallinan, Attorney for Trustee, 369 Pine Street, San Francisco, July 7, 14, 21, 28, 1933.

On Monday, the 31st day of July, 1933, at the hour of 10:20 o'clock A. M., of said day, at the entrance to the City Hall of the City of Daly City, 51 Wellington Street, in the City of Daly City, County of San Mateo, State of California, Budd Rosenberg and L. J. Milenbach, as trustees, will sell at public auction, to the highest bidder, for cash, in lawful money of the United States, the following described real property, situated in the City of Daly City, County of San Mateo, State of California, and described as follows, to-wit:

"Lot 5 in Block 3, as shown on the map entitled 'Jefferson Park, San Mateo County, California,' which map was filed in the office of the Recorder of the County of San Mateo, State of California, on February 25, 1932, in Liber 13 of Maps at page 35.

Said sale will be made to satisfy the power of sale conferred in a certain deed of trust executed by Emilie Duarte, an unmarried woman, and Elizabeth Duarte, a single woman, grantors, to Budd Rosenberg and L. J. Milenbach, as trustees, for the benefit and security of Castle Building Co., a corporation, in and to the real property thereby conveyed, together with the promissory note hereinafter mentioned and all the moneys then due, and thereafter to become due, thereunder, which said assignment was recorded on the 17th day of October, 1932, in the office of the County Recorder of the County of San Mateo, State of California, in Liber 576 of Official Records, at page 436.

Notice of breach of said obligation and election to sell said real property was recorded in the office of said County Recorder, February 17th, 1933, in Liber 589 of Official Records, at page 2.

This notice is given in compliance with the demand heretofore made on the trustees by the beneficiaries.

Dated: July 3rd, 1933.

BUDD ROSENBERG, L. J. MILENBACH, Trustees.

Vincent W. Hallinan, Attorney for Trustees, 369 Pine Street, San Francisco, July 7, 14, 21, 28, 1933.

On Thursday, the 10th day of August, 1933, at the hour of 11:30 o'clock A. M., at the main entrance of the City Hall of the City of Daly City, County of San Mateo, State of California, No. 51 Wellington Avenue, in the City of Daly City, County of San Mateo, State of California, the undersigned, Geo. M. Mitchell and J. Dimmer, as trustees, will sell at public auction, to the highest bidder for cash in gold coin or other lawful money of the United States, the real property situated, lying and being in the City of Daly City, County of San Mateo, State of California, and described as follows, to-wit:

BEGINNING at a point on the Western line of San Diego Avenue, formerly called Grand Street, distant therefrom 166 feet 8 inches Southerly from the Southerly line of Citrus Avenue, formerly called Orange Avenue, thence running Southerly and along said line of San Diego Avenue 35 feet 4 inches to the Southerly line of Lot No. 5, Block No. 3, as shown on the map hereinafter referred to; thence running Westerly and along said Southerly line of Lot No. 5, 100 feet; thence running Northerly and along the Western line of said Lots 5 and 4, 33 feet 4 inches; thence running Easterly and parallel to said Southerly line of Lot No. 5 100 feet to the point of beginning.

BEING all of Lots numbered five (5) and the Southerly 8 feet 4 inches of Lot numbered four (4) in Block numbered three (3) as shown on that certain map entitled 'Map of Metropolis Homestead Tract, being a portion of the Southeast 1/4 of Section 1, Township 3 South, Range 6 West, M. D. M.', filed in the office of the County Recorder of the County of San Mateo, State of California, on May 4, 1914, in Book 9 of Maps at page 15 thereof.

Said sale will be made to satisfy the obligation secured by and pursuant to the power of sale conferred in a certain deed of trust executed by Anton B. Michelson and Clara M. Michelson, his wife, to Geo. M. Mitchell and J. Dimmer, as trustees for the benefit and security of Home Mutual Deposit-Loan Company, a corporation, dated December 10, 1927, and recorded in the office of the County Recorder of the County of San Mateo, State of California, on the 31st day of March, 1933, in Volume 555 of Official Records at page 486.

This notice is given in compliance with the demand made on said trustees by the beneficiary.

Dated: July 11, 1933.

Geo. M. MITCHELL, Trustee.

J. DIMMER, Trustee.

Milo R. Robbins, Attorney for Trustees, 663 Mills Building, San Francisco, California, July 14, 21, 28, 1933.

ORDINANCE NO. 183.

AN ORDINANCE LICENSING, FOR THE PURPOSE OF REGULATION AND/OR REVENUE EVERY KIND OF LAWFUL BUSINESS TRANSACTED OR CARRIED ON WITHIN THE CORPORATE LIMITS OF THE CITY OF DALY CITY, STATE OF CALIFORNIA; FIXING RATE OR LICENSE TAX ON SAME; PROVIDING FOR THE COLLECTION OF SAID LICENSE TAX; FIXING PENALTIES FOR THE VIOLATION HEREOF, AND REPEALING ORDINANCES NOS. 132, 138, 158 AND 167.

The City Council of the City of Daly City do ordain as follows:

SECTION 1. The City Clerk shall prepare and have printed blank licenses for all businesses conducted in the City of Daly City for the terms of six (6) and twelve (12) months, and for shorter terms hereinafter provided, and shall issue a blank receipt attached to each for the signature of the Chief of Police of said City when said licenses are sold.

SECTION 2. The City Clerk shall affix the official seal to, number and sign all licenses and receipts and deliver them to the Chief of Police in such quantities as may be required, taking his receipt therefor and charging him therewith, giving in the entry the number, date and amount thereof.

SECTION 3. The City Clerk shall keep in his office a ledger in which he shall keep the accounts of the Chief of Police for all licenses and receipts sold or returned unsold to said City Clerk.

SECTION 4. It shall be unlawful for any person, firm or corporation, club or association, to commence, carry on, conduct, or otherwise exercise any business, trade, occupation, or employment in the City of Daly City, for which a license is required to be procured by the terms of this ordinance, without first having obtained a license therefor, and procuring such license as hereinafter provided.

Said license shall authorize the party or parties obtaining the same to transact, carry on, conduct, or otherwise exercise a business, trade, occupation, or employment in a particular locality in the said City.

A separate license must be obtained for each place of business, for each branch establishment, or separate place of business, and said license shall be payable semi-annually and must be taken out on the first day of July and January of each year; provided that the following provisions shall apply to the provisions of any six month period shall pay only a prorated amount of said sum for the balance of the six month period.

SECTION 5. On the first Monday in each month the Chief of Police shall return to the City Clerk all licenses issued and unexpired, and the City Clerk must thereupon pay into the city treasury for the benefit of the general fund all moneys collected for licenses so returned during the preceding month, and take the receipt therefor, and thereupon duplicate and deliver one copy thereof to the Clerk and retain the other copy thereof. The Chief of Police shall also, within the first five days of each month, file with the City Clerk a statement showing the names, occupations and residences of all persons within the City of Daly City liable under this ordinance to pay any license and show, item by item, the amount of the license for the preceding six months, the amount of their liability and the amount actually paid by them.

SECTION 6. No license issued shall, without the consent of the City Council of the said City, be in any manner assignable or shall authorize any person other than therein mentioned or named to transact, carry on, conduct, or otherwise exercise any business, trade, occupation, or employment in the said City, or to authorize any other business, trade, occupation, or employment therein mentioned or named to be continued or transacted thereunder or at any place other than therein mentioned or named.

SECTION 7. Every person, firm, corporation, partnership or any association having a license under the provisions of this ordinance shall conspicuously exhibit the same in its place of business, and produce the same when applying for a renewal or when required to do so by the Chief of Police.

SECTION 8. The City Council may, upon written application therefor, return or remit the whole or any portion of a license collectible or chargeable for any of the following purposes:

(a) For any concert, exhibition, entertainment or lecture if it be proved to their satisfaction that the same was or is to be given for the exclusive benefit of any church, church society, school, or benevolent society in the City of Daly City, or for any other charitable purpose.

SECTION 9. A "fixed place of business" as used in this ordinance, is defined as a place of business regularly kept open with someone in charge thereof for the transaction of the particular business engaged in during the hours customary for the business transacted. The word "business" shall be held and construed to mean and include professions, trades, occupations and all and every kind of business, whether carried on for profit or livelihood.

SECTION 10. The term "conducting," as used in this ordinance shall be defined to include the act of conducting, managing or carrying on a certain business or occupation.

SECTION 11. The word "contractor," as used in this ordinance, shall include any person who does any type of construction work for an agreed price and who shall hold himself out to the public as in such business, or who shall build or construct, alter or repair any building or structure for the purpose of selling or renting the same and who does not employ therefor a regularly licensed person.

SECTION 12. For the purpose of this ordinance the word "seller" shall be defined as any person who engages in the business of going from house to house, place to place, or in or along the streets within the City of Daly City, for the purpose of selling or offering to sell or take orders for, goods, wares, merchandise or other thing of value for future delivery or for services to be performed in the future.

SECTION 13. The term "street vendor" as used in this ordinance, shall be defined as one who sells, offers for sale, or advertises for sale any goods, wares, merchandise or other thing of value from a tray or stand in the street, or off his person, or by the means of music, singing, dancing, juggling, tricks, or by any other display or demonstration, shows or performances calculated to draw a crowd of people.

SECTION 14. Every peddler, solicitor or person claiming to be entitled to exemption from the payment of any license provided for in this ordinance upon the ground that he is an honorably discharged or released soldier, sailor or veteran of the United States or Confederate States who is physically unable to obtain a livelihood by manual labor and who shall be a qualified elector of the State of California, as provided or otherwise herein provided, shall be entitled to a license to sell his goods, wares, merchandise or other thing of value from a tray or stand in the street, or off his person, or by the means of music, singing, dancing, juggling, tricks, or by any other display or demonstration, shows or performances calculated to draw a crowd of people.

SECTION 15. Every peddler, solicitor or person claiming to be entitled to exemption from the payment of any license provided for in this ordinance upon the ground that he is an honorably discharged or released soldier, sailor or veteran of the United States or Confederate States who is physically unable to obtain a livelihood by manual labor and who shall be a qualified elector of the State of California, as provided or otherwise herein provided, shall be entitled to a license to sell his goods, wares, merchandise or other thing of value from a tray or stand in the street, or off his person, or by the means of music, singing, dancing, juggling, tricks, or by any other display or demonstration, shows or performances calculated to draw a crowd of people.

SECTION 16. Whenever the word "person" or "party" is used in this ordinance, referring to those liable to pay a license tax, the same is intended to and shall be construed to mean and include a club, firm, corporation or association carrying on the business for which a license is imposed or must be procured, and when the terms of this ordinance designate the principals, the same shall be construed to include the agents, servants, representatives or employees of such principals. It is the intention hereby to license the business and not separate individual acts.

SECTION 17. The license taxes imposed by this ordinance shall be deemed due by the City of Daly City from and against any person who maintains, conducts, engages in or conducts in said city any business, occupation, trade or employment upon which a license tax is imposed or for the commencing, carrying on, conducting or exercising a business for which a license is herein required to be procured; any person conducting a business without first having paid said license tax and procuring said license according to the terms and provisions of this ordinance shall be liable in a civil action in the name of the City of Daly City, as plaintiff, in any court of competent jurisdiction for the amount of the license tax imposed by this ordinance and for the costs of suit and for an attorney's fee in the sum of \$50.00.

SECTION 18. The rate of the license tax for all businesses, occupations, trades and employments conducted and/or carried on in the City of Daly City is and the same is hereby fixed in the sum of \$10.00 per annum, provided, however, that the trade, business, occupation and/or employments hereinafter particularly set forth and designated shall pay as a license tax the sums hereinafter and specially set forth for each business. Said businesses shall be hereinafter referred to, together with the annual license tax chargeable therefor as follows, to-wit:

(a) For the business of conducting, managing or carrying on a theatre business the sum of \$36.00 per annum.

(b) For the business of conducting and carrying on a barber shop by the owner and containing no other business, the sum of \$6.00 per annum.

(c) For the business of carrying on and conducting a plumbing business the sum of \$35.00 per year, provided, however, that the said license shall be \$10.00 per day for each person in excess of two employed within said city in such business; provided, however, this section shall not apply to persons conducting a bona fide business from a fixed place of business within the City of Daly City.

(d) For every person, firm, corporation or partnership conducting the business of solicitor the sum of \$75.00 per annum, payable in advance, and the sum of \$10.00 per day for each person in excess of two employed within said city in such business; provided, however, this section shall not apply to persons conducting a bona fide business from a fixed place of business within the City of Daly City.

(e) Every person engaged as a peddler or as a vendor of goods, wares, merchandise or meat, fish, poultry, vegetables or other articles of food, engaged in the business of soliciting the sale thereof from door to door in the City of Daly City, the sum of \$75.00 per annum, payable in advance, and the sum of \$10.00 per day for each person in excess of two employed within said city in such business; provided, however, this section shall not apply to bona fide dealers who maintain a sales agency in the City of Daly City.

(f) For the business of conducting, managing or carrying on the business of second-hand automobile sales in the City of Daly City the sum of \$36.00 per year; provided, however, this section shall not apply to bona fide dealers who maintain a sales agency in the City of Daly City.

(g) For the business of conducting, managing or carrying on the business of a pawn broker the sum of \$36.00 a year.

(h) Every person, firm, corporation, partnership or individual selling beverages within the city limits of Daly City shall pay an annual license tax of \$20.00 in the sum of \$20.00 per annum, and an "off sale" license therefor in the sum of \$10.00 per annum in addition to the other license fees charged such persons, firms, corporations, partnerships and/or individuals.

The word "beverage" as used in this section, means and includes any beer, lager beer, ale, port wine, similar fermented malt liquor, vinous liquor, fruit juice, or other fermented beverage containing not less than one-half of one per cent and not more than three and two-tenths per cent alcohol by weight.

"On sale" license as used within the terms of this section, means and includes a license to sell beverages at retail for consumption only on the premises in respect to which the license is issued.

"Off sale" license as used within the terms of this section, means and includes a license to sell beverages at retail in original packages for consumption only off the premises in respect to which the license is issued.

(i) Every person, firm or corporation advertising by bill-board or signs in the City of Daly City shall pay a license tax of \$10.00 per annum.

(j) Any person, firm or corporation who shall engage in the business of delivering milk in Daly City shall pay a license of \$28.00 per annum.

(k) Every person, firm or corporation not having a fixed place of business in the City of Daly City who solicits for towel supplies, laundry or bread shall pay license of \$18.00 per annum.

SECTION 19. All license fees hereinabove referred to shall be payable semi-annually in advance, save and except as otherwise herein provided, and also save and except the license fees charged for persons, firms, corporations or partnerships conducting the business of the

of his business claimed to entitle him to exemption. Such statement shall contain the name and location of the place of business and firm for which the orders are to be solicited or secured, the name of the nearest local or state manager, if any, and his address, the place from which the periodical and/or publications are to be shipped or forwarded, the method of solicitation or taking orders, the location of any plant within the State of California, the method of delivery and the name and location of the residence of the applicant and any other facts necessary to establish such claim of exemption.

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FORLORN ISLAND

By Edison Marshall

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WNU Service

SYNOPSIS

With his yacht, the Intrepid, abandoned by its crew, Felix Horton, millionaire, with his mother, his daughter Nan, and Roy Stuart, puts into Squaw Harbor, Alaska, to recruit. Failing to secure sailors, Horton engages a bunch of nondescript stranded there. A gigantic Pole, Sandomar, is their leader. Captain Waymire, the Intrepid's skipper, is an old friend of Eric Ericksen, unemployed, but holding master's papers, and he engages to sail as chief officer. Horton is seeking uncharted islands. Nan and Eric indulge in a moonlight flirtation, which brings them both to the threshold of interest in each other. If not of love, the Intrepid is wrecked by one of Sandomar's crew. Eric takes command of a small boat, with Horton, his mother and daughter, Nan's maid Marie, and Roy Stuart. Unable to help, they watch Sandomar kill Captain Waymire and leave the ship with his crew. Waymire has thrown Eric a revolver. From one of the Aleuts, ashore, speaking a little English, Eric learns there is no communication with the outside world. Fireheart, priestess of the island, descended from a white man in the remote past, also knowing a little English, welcomes the castaways. Sandomar, backed by his crew, declares there shall be no law on the island, but Eric, having the only gun, crows them for the time, declaring he is the law. He lays out work for all, whites and Indians alike.

CHAPTER V—Continued

"Half again as much dried salmon, smoked meat, and bread-rust must be put aside for winter," Eric told them gravely. "Half again as many parkas and mukluks must be made. It means from sun to sun in good weather."

He paused, his gaze sweeping the crowd. Some of Sandomar's men looked woe-begone. Law and labor, their special abominations, were clutching them again.

Eric glanced at Nan, but some devil of pride glazed her gray eyes and set her lips in a grim line. "What would your highness have us do?" she asked bitterly. "Chew skins like the Eskimos?"

It must be all or nothing, life or death. "Something just as bad, perhaps. Yet I'm hoping that you three white women can be spared the worst jobs, simply because they'd seem so much harder to you than to the squaws."

All work, both by brown and white, was to be under Eric's general direction. If disputes arose, he would settle them. He laid down the proposition that the soil belonged to the Aleuts, that the conquerors could exploit them, make them labor, rule them, but they must not starve them, steal from them, or shed their blood. The sailors could have any Aleut girls of proper age who gave themselves willingly; they could share the hunters' wives, an old Aleut custom, only with the husbands' consent. If any man broke this law, or committed murder, or mutilated against the captain, he would be killed.

"There can be no appeal," Eric said in a low, grave tone. "There'll be no chance for a second offense. The lives of the whole party are at stake. I myself will sentence the law-breaker and carry out the execution."

Nan's look was sullen—all her life she had given commands, never obeyed them, and discipline was a word she did not know—but why did her heart leap up? Her gaze was dark with resentment, yet it could not turn from the viking form in the blowing mist, the bright erect head, the grave face for the moment alight with the flame of idealism, the eyes blue with the essence of the eternal sea. She almost hated him for dominating her, and despised herself for the thrill of it.

On Chechaquo's advice, Eric divided his forces into three parties, the first to kill sea-lions flailing out to breed on the far beach, the second to gather eggs and net birds on the rotting, treacherous shale of the bluffs, and the third, mostly squaws, to spear, clean and dry a small early school of salmon that had escaped the half-built fish-trap.

Among the squaws at the drying rack was a lean little woman with lively motions. It was Mother Horton. With Marie's help she was cutting into strips and hanging the fish fast as her "slimer" could supply them.

The "slimer" had slender, once-lovely hands. Eric watched them a full minute before she looked up. It was Nan, and she had deliberately chosen the hardest, most disagreeable chore in sight. She was kneeling on the creek bank, cleaning fish. Her hands and face were blood-stained, stiff with slime and scales, her fingers were bleeding from fin-scratches, and she was sobbing, half in fury, half in pain.

She saw him and sprang to her feet. With the sleeve of her parka she wiped her face of its stain and tears. "I wasn't crying," she told him angrily. "I got sand in my eyes."

"You'd better stop till you get it out. . . . And I didn't mean you to do this, anyway."

"I'm not doing it for you." Her drawn pale cheeks began to darken. "If you think I am, you're making the biggest mistake of your life. I'd have starved before I let you force me to do anything."

"It wouldn't have been for me, anyway," Eric said gravely. "It would be for Law, which I'm trying to represent. I have nothing to win or lose."

She whirled on him in swift fury, letting go everything. "That isn't what you told Sandomar last night. Would you mind saying which girl you referred to? I don't think it was Marie. You must know she's engaged to Wilcox—but perhaps that wouldn't make any difference to you."



"I'm Not Doing It for You." Her Drawn Pale Cheeks Began to Darken.

say the same to Marie and Wilcox. It would save a lot of trouble, make you two girls far safer."

"I'm not in love with Roy—yet. Nor with anyone."

"Try to fall soon, won't you? And now we understand each other, let me ask you not to clean any more fish. The squaws don't mind doing it; they'd rather sit down to a nice messy job like this than to stand out in the cold water. Take a spear and try your hand, beside your father. It's exciting and the sand won't get in your eyes."

Eric turned quickly, he could not wear the mask much longer. Pride! It was his own private devil. For pride's sake he had cast away the most fair and starlit hope that had ever touched his heart.

That night he built a barricade for Nan's turf-house, and moved an old lone squaw so he could have a small hut to himself. It was centrally located, and by knocking out a block of turf, he made a window to hear Nan's or Horton's softest call. The oaken door was off a ship's cubby, cast up by the sea long ago, and its bolt of stone could not be forced without giving an alarm. Here he, too, could sleep secure from a surprise attack.

Tired from the day's toil, Sandomar's gang went to their hut at sundown. Though they might plot and threaten, they would make no trouble tonight.

He wakened with a heavy heart just before dawn. What if he did win this island war with the elemental powers? For the others—life, freedom, the pursuit of happiness; for him, what gain? Only a succession of other wars with wave, storm, and crag—continued bondage to his idealism—the search for the distant light-house that ever faded from his sight.

Love? He had denied it. No girl like Nan would ever cross his trail again; she was the one girl whose steel could strike fire from the flint of his soul, whose greatness called to his own greatness since the dawn of time; and he had been afraid to fight for her!

It must be that his viking blood had paled in his veins, that the high place in the world he had willed to win was a fool's dream; otherwise he would hew his way to Valhalla for a mate like Nan!

Suddenly he was called from his thoughts by a subdued sound outside his window. Save for the stillness of the hour he would never have caught it, and there was no earthly reason why his heart should fling against his side. . . . But there was an unearthly reason. In the deep of his sailor soul he knew that this was destiny. All was not lost—he was to be given another chance.

A dim white figure stole by his hut and vanished in the dusk of the creek bank.

Slipping on his parka and mukluks, Eric quietly followed, but he was within fifty yards of the stream before he saw the ghost again. It looked almost too bulky for a river spirit, but presently it moved weirdly, lost all animate shape, and then seemed to separate into two entities. One of these, and Eric knew it was a discarded parka, fell and collapsed on the

ground; and the other stood for a few brief, breathless seconds in silhouette against the dark water.

Eric did not turn and creep away. By Thor and Woden, such folly was behind him! He waited, breathless, his presence unguessed, and a soft voice came stealing through the dark.

It was Nan's, and she was addressing pagan gods. "I am not asleep," she said bravely, as the icy flood almost took her breath. "I am not dead. I am alive."

A moment later she had slipped on her warm fur parka and was hurrying back to the turf-house. She did not see Eric till she was almost upon him, then she flung back with a gasp. He did not speak, but she recognized him instantly.

"Spying?" she whispered, bitterly. "Yes, and glad of it."

"I thought at least you were a gentleman."

"I didn't come any nearer than this, although I wanted to. I don't ask you to forgive me—I'd do it again. But I do want your forgiveness for the lie I told you today."

"What lie? I'm cold, you can tell me in the morning."

"I want to tell you now. It was the blackest, biggest lie of my life. I said that I didn't mean my declaration to Sandomar. I did mean it, from the bottom of my heart. I am in the field. I want you for my own."

Nan stood very still. Her eyes were long black shadows in the white blur of her face; but he could not guess their message. "If it was a lie, what you said today, I'm glad you took it back," she told him quietly, at last. "I think you are a gentleman—after all."

"And you are loveliest, the bravest girl I've ever known. I knew it when I saw you by the salmon pool—but I tried to dismiss you as unattainable. But I'm going to fight for you now. I'm going to try to win you away from Roy. You are my mate—and if I lose you, I lose all the world."

Nan gazed long and dreamily across the water to the glimmer of dawn. A child's sweet look was on her lifted face. "I'm glad you want me," she told Eric at last. "It almost makes me think that there is something to me after all—not just a spoiled young heiloon—but Eric, it will be a hard row. The odds are all against you, you see that. This island adventure is only an interlude in our lives. Some day we'll go back . . . and you must stay by the sea and the snow. Besides, you're competing against a dominant man, a man who always takes what he wants, and who's got a head start."

Eric's heart only leaped the stronger. "But you are mine for the winning?"

"For the winning, yes. I take back what I told you today, there's no insurmountable barrier. I'm going in now, Eric. I'm not cold any more, but I'll see you in daylight."

"It's daylight now," Eric's low voice had a jubilation she had never heard. He looked out to the grim headlands, just emerging from the dark. "It's the most beautiful summer day I ever saw."

She smiled, and stole away. Exultant, Eric walked down the beach, the seawind in his hair, the glimmer of a new dawn in his eyes.

In the next day's toil, Eric had cause to remember Nan's expressions of Roy. This deep-thinking cynic was no fish out of water, but a power to be reckoned with, a dangerous rival for Eric's leadership. He had found his bearings and was coolly setting out to master his environment. If he were so strong here, how could Eric compete with him on his own ground?

Roy had called Eric's attention to a black bog behind the bluffs. "It's a low grade of peat," he said. "I've seen the like in Ireland. Get the men to cut out squares and set 'em out to drain. In a few weeks we'll have a new fuel and can divert considerable quantities of animal fat into the larders."

Eric rejoiced, without a trace of jealousy. This might spell the difference between plenty and famine in the grim months to come. But the gulf between the leaders remained unbridged.

As they were helping the hunters complete their fish trap, ready for the salmon run, Roy proposed that it be extended so that it cover the channel. "Then we'll get every fish that comes up. As it is, at least a fourth will get by."

"We've got to spare enough for breeding stock," Eric answered. "Salmon come back to the stream where they spawn. If we catch them all, four years from now there won't be a fish to be seen."

It was another clash of viewpoints. "Do you expect to be here four years from now? Thank God, I don't! Let's take the cash and let the credit go."

But Eric stood by his guns. "It's not our island. We're invaders, but we're not Huns, to destroy as we go. Moreover, it's only too possible that we may be standing on this very bank not only four, but ten years from now, waiting for the salmon run, and we don't want it to fail." He turned to Chechaquo, his balliff. "Tell the men to build the trap as usual."

"I don't understand your point of view," Roy said. "Surely you aren't trying to pander to the natives?"

"I was pandering only to my sense of right and wrong," was the grave answer. "That may seem laughable to you, but it's a fact. And it's true I'm trying not to antagonize the natives any more than I can help."

(TO BE CONTINUED.)

How I Broke Into The Movies

Copyright by Hal C. Herman

By COLLEEN MOORE

I WAS born with the ambition to become a motion picture actress. Since earliest childhood days in Tampa, Fla., when with brother Cleve, I put on "kid" shows for the youngsters of the neighborhood, I have had a desire to act.

My first chance to realize these hopes, came while visiting my uncle, Walter D. Howey, then managing editor of the Chicago American. I played several "small girl" parts at the old Essanay studio in Chicago, but they were few and far apart.

But things started coming my way when uncle introduced me to D. W. Griffith. Mr. Griffith looked me over and agreed to give me a six months' trial at his studio in California.

My next step, and a rather difficult one, was to induce my parents, who lived in Detroit, to grant me permission to go to the coast. After much debating I finally went out, under one condition, that were I unsuccessful at the end of the trial, I must return home and resume my studies at the Detroit Conservatory of Music.

So, all arrangements made, and full of pep and ambition, I embarked for movie-land under the careful chaperonage of my dear grandmother, Mrs. Mary Kelly.

On the train, many thoughts ran through my mind. What was before me? Would I be successful, or would I at the end of the trial be forced to



Colleen Moore.

go home and admit defeat? I hoped for the best.

Hollywood at last. Just as I had pictured it, only better. At the studio I met Lillian and Dorothy Gish, Alma Rubens, Bessie Love, Mildred Harris, Carmel Myers, and many other girls who were already in pictures. They were awfully nice to me, and the future looked rosy indeed.

The end of my six months' trial came all too soon. I anxiously awaited Mr. Griffith's decision. A note from him came at last. I could have cried with happiness. My contract was renewed and my salary raised to the tremendous sum of fifty dollars a week. I felt that I had "arrived," for my first role under this contract was the heroine in "The Bad Boy."

Then the studio closed for lack of funds, and I was out of a job. What was I to do? Why get another job, of course. This was easier to say than to do. But finally I landed the title role in "Little Orphan Annie" at the Selig studio, Lucky, don't you think? This helped a lot, and then I appeared in two pictures, "The Busher" and the "Egg Crate Wallop," with Charles Ray. Later I played the lead in "Dinty" under the direction of Marshall Neilan.

Producers seemed convinced that I should stick to flapper roles, but they did give me one picture of more serious nature, "So Big," which I liked immensely. Following these I starred in "Sally," "Irene," "Naughty But Nice," "Lilac Time," "Synthetic Sin" and "Why Be Good." My first all talking picture was "Smiling Irish Eyes." I've enjoyed making them all. Picture work just kind of gets you. There's nothing like it.

Of course, it isn't all peaches and cream. I remember, and very distinctly, too, that while working on the "Desert Flower," I fell backward off a handcar and cracked a vertebrae in my neck. The pain was something awful, and most of all I couldn't work for two months.

Another time, in "Twinkletoes," I worked fourteen days and nights, with practically no sleep at all.

But still, I like it, and that's that.

WNU Service

Musical Comedy Star

Esther Howard, musical comedy and legitimate star, made her picture debut with Marilyn Miller several years ago. Since then she has appeared in such productions as "The Woman Tamer," "Vice Squad," "Yellow Ticket," "Wicked" and "Ladies of the Big House."

Modest Raquel

Raquel Torres is so modest she resorts to dark glasses, so as not to be recognized on the street? She is seldom seen without them, except at the studio or at home.

ANGKOR-A Mystery



A Cambodian Temple Dancer.

Prepared by National Geographic Society, Washington, D. C.—WNU Service

FAR up in the jungles of French Indo-China, some 300 miles from the doorstep of the world as measured in distance, a thousand years in the past as measured in time, and aeons back in the unknown as measured in history, is Angkor, one of the most puzzling works ever contrived by the hand of man.

Temple and town and network of dim and forgotten shrines, it represents a culture that must have been far in advance of anything coeval with it and a power that must have been virtually irresistible even in Asia, where men at arms were plentiful and warfare was a favored business.

But the culture died and the men who had built it disappeared, and for hundreds of years the forests of banyan and bamboo hid from the eyes and memory of the world what had been a metropolis of a million inhabitants.

Two generations ago a French naturalist broke through the wall of jungle in a search for specimens of tropical life and came upon a spectacle such as the slaves of the lamp might have contrived for Aladdin. Before him, in the quivering silence, rose the five towers of a vast step pyramid, a stone tapestry representative of an art and architecture like nothing else within the ken of man.

A moated wall surrounded it and a cloistered gate opened upon a causeway that led to its rocketing staircases; and, for all that jungle growths were close about its lower stage and odd clumps of verdure grew from its arched roofs, it seemed that life had been in its shadowy galleries only a moment ago. The temple was virtually intact.

Still an Unsolved Puzzle.

It is now more than seventy years since the stunned eyes of Mouhot, the naturalist, looked upon the magnificent heights of Angkor—more than seventy years since the greatest detective story in the history of the world was laid out with its million stony clues to puzzle the savants. Today, with its principal remains classified and ticketed, its inscriptions translated, and its monuments lifted out of the jungle, Angkor is still the vast and silent mystery that it was in the beginning.

But the monuments are there and no mere shutting of the eyes will dispose of them: Angkor Thom, a walled city within whose metropolitan area at one time must have lived more people than were to be found in the Rome of Augustus or the Carthage of Hannibal; and Angkor Wat, supreme architectural effort of this strange culture, not only the most grandiose temple of the group, but one of the most stupendous undertakings begun by man since the cornerstone was laid for the Tower of Babel.

About Angkor Thom are scattering remains of earlier edifices, and far in the jungle are capital cities built and abandoned with that prodigality which seems always to have been characteristic of oriental monarchs. Traces of this lost civilization have been found wherever a lean tributary of the Mekong river branches out toward the north.

Once a Splendid Metropolis.

Here at Angkor was the finest metropolis in Asia—a town whose swagging splendor is permanently embossed in temple wall and tower and terrace. It was the perfect expression of a race of conquerors and must have been as wealthy as Babylon under Nebuchadnezzar. And yet, for some cause which an archeologist can only guess, the populace walked out of it and never came back. The jungle moved in and engulfed it for five centuries.

There begins and there ends the mystery of Angkor.

Little enough is known about the origins of the race that evolved the culture which centered in Angkor Thom. The people were called the Khmers and were either of Hindu extraction or the diligent pupils of Hindu teachers. That about sums up the available information concerning them.

There is mention in Chinese records of a kingdom under Hindu direction if not domination, in Indo-China as early as the year 238 of our era, and

there is evidence that the Khmers were still flourishing in the Thirteenth and possibly in the early Fourteenth centuries; but, strangely enough, their civilization, wonderful as it was, made little impress on the neighboring nations.

It seems impossible that a culture such as that which built the pyramid of Angkor Wat could have perished without a word of its demise reaching the civilizations with which it must have been in constant touch. But such appears to have been the case.

Two generations ago the modern world had never heard of Angkor. A dense forest spread across Indo-China. French trade was confined to the coast, and there was no commercial traffic on the Mekong river north of Phnompenh for the reason that Cambodia's resources, the same resources that had given this region a possible identity as the Golden Chersonese of legend, were as deeply carpeted with useless verdure as the hidden cities of the north.

Phnompenh, the capital of the Kingdom of Cambodia (western portion of the Indo-Chinese peninsula), was a village of nipa thatch and bamboo, a comic-opera metropolis, where a despot ruled in fear of his life over a semi-savage, if not completely savage, people.

Early Stories Not Believed.

Saigon, the present capital of French enterprise in the East, was just rising from the marshes south of Annam. What might lie hidden in the masses of foliage to the north no one knew. The world had heard, but had forgotten, the tales of Portuguese missionaries of the Seventeenth century, that marvelous cities with leaping towers stood dead among the trees of the Tonle Sap. Wherever there is unexplored territory one is certain to hear of such cities, and the world had grown too wise and too skeptical to pay attention to such nonsense.

True, there had been a Chinese traveler, Tchou-Ta-Quan by name, who had written what purported to be a chronicle of his service as ambassador to some kingdom in the Mekong valley. It was conceded that the writer might actually have had some such service, but it was obvious that in his description of the marvels he had found in his dubious kingdom he was merely a pleasant liar.

What the Ruins Are Like.

The name Angkor has been somewhat loosely applied to the ruins. There are two principal groups: Angkor Wat, the temple and Angkor Thom, the town. The word Angkor is believed to be a native corruption of the Sanskrit Nagara, meaning capital. Thom is a local word, meaning great or grand. Wat is an appellation designating a temple and is generally associated with Buddhism.

Angkor Wat was the last important work of the Khmers and remains today the finest expression of their peculiar art. Built as a shrine to Hindu gods and apparently devoted to Vishnu, Siva, and Buddha in turn, it has departed a long distance from the parent architecture of the Hindus. It is a step pyramid which rises through three cloistered stages to a group of five miterlike towers, of which the one in the center is dominant.

The temple area is about a quarter of a mile square and is surrounded by a moat and a high wall. A causeway crosses the moat and strikes through a gate pierced in the middle of the western wall, whence it leads to the portico of the first stage. The lower galleries measure nearly 250 feet on a side. The facade is five times as wide as that of Notre Dame of Paris.

About two-thirds of a mile to the north of the temple one comes to the wall of Angkor Thom, where the seven-headed Naga, legendary deity of the Khmers, is upheld in the arms of stone giants to form a balustrade for the entering causeway. Access to the old capital is through a tower, from each of the faces of which a head of Siva the Destroyer peers down upon the world.

It is one of the most pretentious capitals of antiquity. Its walls, most of which are intact today, measure nearly two miles on a side, and it contained a temple, the Bayon, which was almost as large as Angkor Wat.

Cash on Hand at the Beginning of the Year.

To please his Jewish fiancée's family, Walter O'Neil, of Jersey City, has legally changed his name to Walter Berg.

Use the starter sparingly when the storage battery is low, advises the free emergency road service of the California State Automobile Association. It is also advisable to turn off all lights before using starter in order to allow the current to flow directly to that unit.

in lawful money of the United States, all of the above described real property, or so much thereof as will be sufficient to satisfy said decree for principal, interest and all costs.

Dated at Redwood City, California, July 5th, 1933.

JAMES J. McGRATH,
Sheriff of San Mateo County.

By B. RHODES, Deputy Sheriff.
Sterling Car. Attorney at Law,
2505 Russ Building, San Francisco,
California.
July 7, 14, 21, 28, 1933.

made, at any time, before and before the making of such sale of the parcel that may be sold hereunder.

Dated, this 20th day of July, 1933.

PHILIP J. DAUBE,

Administrator of the Estate of Oscar A. Daube, also known as O. A. Daube, and also known as Oscar Daube, Deceased.

Joseph G. DeForest, 801 Foxcroft Building, 68 Post Street, San Francisco, California, Attorney for said Administrator.

July 21, 28; Aug. 4, 1933.

122 WOODROW STREET

DALY CITY

NEWS NOTES OF PERSONAL INTEREST

Miss Alecia Fields, of Risel street, spent last week with friends at Rio Nido.

Mr. and Mrs. Fred Collins, of Irvington street, spent last week end with friends in Monte Rio.

Jack Clifton, of Winchester street, returned last Sunday from a delightful vacation spent in Napa.

The Daughters of the Utah Pioneers are sponsoring a basket picnic in Golden Gate Park on Monday, July 24.

Ralph Brown, of Theta avenue, is seriously ill and confined to his bed. His many friends wish him a speedy recovery.

Mr. N. Wegner and son Fred, of Crocker avenue, recently returned from an enjoyable vacation spent in Yosemite.

Miss Daisy Gowland, of Niantic avenue, is enjoying a well earned vacation at Guerneville, on the Russian river.

If you like to dance, you are invited by the local Catholic Daughters to shuffle off to the Daly City Auditorium with them Saturday night, July 29. Good music has been secured and all who attend are assured a good time.

George Hopman and his mother and Miss S. McKeown spent last week end at Big Basin.

Mr. and Mrs. Lon Malloy are visiting at the home of Mr. and Mrs. L. M. Hill, of Knowles avenue.

Mr. and Mrs. Henry Sari, Sr., of Risel street, purchased a new Buick sedan on Wednesday of last week.

Raymond Wetzel, 33, of Daly City, and Gertrude E. Larroche, 24, of San Francisco, were married in Reno recently.

Mr. N. Wegner and son Fred, of Crocker avenue, recently returned from a delightful vacation spent in Yosemite.

Mr. and Mrs. Frank Goetz, of Crocker avenue, were week end guests of Mr. and Mrs. R. A. Canine, of 164 Woodrow street.

Mr. and Mrs. Myron Alexander and daughter Doris, of Oakland, were guests of Mr. and Mrs. F. B. McDermott, of Templeton avenue, on Thursday of last week.

Mr. and Mrs. Ed. Knoll and daughter, Miss Helen Knoll, of Goethe street, left on a motor trip to the Yosemite valley last Sunday morning, where they plan to enjoy an outing of two weeks duration.

Mrs. E. Mountain, of Healdsburg, spent last week visiting with Mr. and Mrs. Walter White, of Theta avenue.

Mr. and Mrs. Otto Schramm, of Mission circle, spent several days last week at Monte Rio, visiting with friends.

Mrs. Grace Hill, of Knowles avenue, is enjoying the visit of her mother, Mrs. Adaline Moore, of Bellflower, California.

Mrs. A. Parmisano and children returned home last Sunday night from Monte Rio, where they enjoyed a delightful vacation.

Mrs. Minnie Rancatore and family, of Evergreen avenue, have returned from a delightful vacation spent at Monte Rio, in Sonoma county.

Miss June Vleerick, of Los Angeles, is the house guest of her aunt and uncle, Mr. and Mrs. J. L. MacCarthy, of Bellevue avenue.

Paul Selmi and Gus Ford, of Park View avenue, spent last week end visiting with their families, who are vacationing at Boulder Creek.

Mr. and Mrs. Ed Quinn and Flora Regan, of Evergreen avenue, returned last Sunday from a delightful vacation spent in Santa Cruz.

Little Annie Lowry, who has been seriously ill and confined to her bed in Lane hospital, is now slowly convalescing at her home on Risel street.

Mrs. A. M. Harrison and daughter Eloise, of 122 Woodrow street, returned home last Sunday, after enjoying a two weeks vacation at Santa Cruz.

Mr. and Mrs. Ed. Heim and daughter Lorraine, of San Diego avenue, left last Monday for Monte Rio, where they plan to spend the next two weeks.

Miss Zoelita Douglas, of Sonoma, who has been visiting with her sister, Mrs. W. Bolger, of Risel street, spent last Sunday with relatives in San Francisco.

Thomas Woodhave, of Shakespeare street, is seriously ill in the Community hospital. His many friends hope he will soon regain his usual good health.

Mr. and Mrs. Leonard J. Westlund, of Rice street, are receiving the congratulations of their many friends upon the birth of a son, born Wednesday, July 12.

Mrs. Justin Warner, of Templeton avenue, left last Saturday evening on the S. S. Lurline for Honolulu, where she will visit with her sister and brother-in-law.

Mr. and Mrs. J. Braumoeller and sons, of Santa Barbara avenue, last Saturday motored to Lodi, where they spent the week end visiting with Mrs. Braumoeller's parents.

Mr. and Mrs. J. Albonsky, of Winchester street, returned last Sunday night from Napa, where they spent an enjoyable week visiting with Mrs. Albonsky's parents.

Mr. and Mrs. Richard Ennis, of Irvington street, entertained guests at a dinner on Wednesday evening of last week, in celebration of the third anniversary of their wedding.

Jack Lewis, son of Mr. and Mrs. J. C. Lewis, of Templeton avenue, had the misfortune to fall and break his arm while playing in his own back yard on Tuesday of last week.

Mr. and Mrs. J. Drew and children, Shirley and John Drew, of Evergreen avenue left last Saturday on a motor trip to Salt Lake City, where they plan to spend several weeks visiting with relatives.

Miss Henrietta Norry, of Oliver street, accompanied by Mrs. Evelyn Zraggen and Miss Jenny Aveni and sister, Carmel Aveni, recently spent an enjoyable vacation at Rio Nido, on the Russian river.

Mrs. Creighton Davies and sons Creighton, Jr., and Edwin, of 124 Woodrow street, have returned from Santa Cruz, where they spent a two weeks vacation, and report having had a most enjoyable outing.

All members of the L. D. S. church of the Balboa ward will be expected to attend the ward reunion to be held July 26, at 8 P. M., in Masonic Hall, at San Jose and San Juan avenue. All organizations will participate in the evening's entertainment. A delightful program has been arranged and the committee in charge promise everyone attending an enjoyable time. No admission charge.

Mr. and Mrs. R. A. Canine, of Woodrow street, was entertained at the home of Mr. and Mrs. W. McGregor, of 3185 San Jose avenue, last Wednesday evening. Mr. and Mrs. Canine celebrated the fortieth anniversary of their wedding. A number of other guests were present on this enjoyable occasion, and the evening passed all too quickly. Community singing and games were enjoyed by those present.

Mr. and Mrs. Jay Jensen and little daughter, of Colma are enjoying a delightful vacation at Memorial Park.

Mr. and Mrs. J. W. Allen and children, of Winchester street, spent last week at Sunset Beach, in Watsonville.

Joseph Zraggen, of Hanover street, spent several days of last week as the house guest of his sister, Mrs. Sommers, in La Honda.

Mr. and Mrs. Ed Quinn and Flora Regan, of Evergreen avenue, motored to Memorial Park last Tuesday, where they spent the day.

Mr. and Mrs. George Snyder, of Santa Barbara avenue, recently returned from a delightful vacation spent at Richardson Springs.

Mr. and Mrs. Joseph Zraggen, of Hanover street, accompanied by Mrs. C. Norry, spent Wednesday of last week in La Honda and Santa Cruz.

Mr. and Mrs. H. Varni and little daughter, of Colma, motored to Monte Rio, where they spent a delightful vacation of a week's duration.

Charles Langley, of Irvington street and Dr. Beatty, of Tracy, spent several days at Hangtown and other points of interest near Placerville recently.

Jimmy and Billy Braumoeller, of Santa Barbara avenue, are enjoying a delightful outing of two weeks duration with their grandparents at Lodi.

The members of Hillcrest Circle of U. A. O. D., No. 143, will hold a benefit whist in Masonic hall, Monday, July 24. Mrs. K. Borzanno is the chairman.

Mr. and Mrs. Edward De Matei, of 188 Bruno avenue, are receiving the congratulations of their many friends upon the birth of a son, born Thursday, July 13.

Mr. and Mrs. Henry Sari, of Risel street, were hosts at dinner a week ago last Sunday, their guests being Mr. and Mrs. Charles Norry and Mr. and Mrs. D. L. Blume.

Mr. and Mrs. Phil Harvey, of San Francisco, accompanied by Miss D. Felsch, of Risel street, and William Irwin returned from a delightful vacation spent at Guerneville.

The date of the dance to be sponsored by the members of the Catholic Daughters of America of St. Mary's Court, No. 1155, has been changed from July 29 to Saturday, August 26.

Mrs. Ronald Smith and sons Robert and Grant, of 153 Woodrow street, returned home last Sunday evening from Santa Cruz, where they had enjoyed a vacation of two weeks duration.

Last Sunday evening Mrs. Remi Sanders and daughters Alice and Lorraine, of 147 Woodrow street, returned home from Santa Cruz, where they had been vacationing for the previous two weeks.

Mrs. L. Gimowsky, of Hanover street, entertained at a miscellaneous bridal shower on Saturday, July 8, in honor of Miss Ruby Solomon, who resides with her aunt, Mrs. W. Keough, at 942 Brunswick street. Sixteen guests were present and showered Miss Solomon with good wishes and many lovely gifts.

Walter Lover, of Brunswick street, passed away after a short illness last Tuesday morning. Mr. Lover is survived by a devoted wife, May Lover, and a daughter, Florence May Lover. The funeral was conducted from W. C. Lasswell's last Thursday afternoon at 2:30 o'clock. Interment was in Memorial Park.

Taxpayers Are Relieved of Certain School Taxes

County Superintendent of Schools Pansy Jewett Abbott announces that definite word has been received from Vierling Kersey, State Superintendent of Public Instruction, to the effect that in accordance with the requirements of Senate Constitutional Amendment No. 30 (Riley-Stewart Tax Plan), which was passed at the state election on June 27, the state, in addition to its present contributions, will provide apportionments to the elementary and high school districts equivalent to the present county school taxes.

In San Mateo county the taxpayers will be relieved of the county elementary and high school maintenance taxes. In the year 1932-1933 these items were: Elementary tax .735; High School tax, .473.

The total tax rate of the county for 1932-1933 was 2.895, of which the school's share was 1.208. The passage of the Riley-Stewart tax plan will materially lessen the San Mateo county tax rate for 1933-1934. In the future there will be NO county tax for elementary and high school purposes.

Another paradox is that less than 3.2 per cent of American hotels operate on the American plan.

Mrs. David Broom, of Gambetta street, entertained a large group of friends from Oakland and San Francisco last Saturday evening. A number of radio entertainers from Oakland were among the guests and entertained during the evening. Mr. Kenneth McLean, the well known impersonator of Sir Harry Lauder, kept the party in continuous roars of laughter with his impersonations of that famous Scotch comedian. The home and the table were artistically decorated. At a late hour the hostess served delicious refreshments. The party broke up in the wee sma' hours of the morning, singing "Should Auld Acquaintance Be Forgot."

The members of the Catholic Daughters of America, Court St. Mary No. 1155, will sponsor a benefit whist to be held in Eagles' hall, Wednesday evening, August 6. Mrs. Julia Nation will be the chairman in charge.

REMOVAL NOTICE

The Byrne Radio Shop, which was formerly located across the street from the Daly City Theatre, has moved to 6173 Mission street, where they are ready to serve their patrons as usual.

FOR RENT—Furnished two-room Apartment; rent reasonable. 301 San Mateo Avenue, corner San Diego Avenue.

TRADE—20 lots in Redwood City for clear Daly City property. For information apply Daly City Record.

FOR SALE—One-ton Graham truck, A-1 condition. Call or phone 173 Templeton avenue, Daly City; Randolph 1346.

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SPLINTERS

From the H. H. Smith Lumber Yard

VOLUME 5 FRIDAY, JULY 21, 1933 NUMBER 52

AIN'T IT THE TRUTH?

Over the hill trailed a man behind a mule drawing a plow. Said the man to the mule: "Bill, you are a mule, the son of a jackass, and I am a man made in the image of God. Yet, here we work, hitched up together, year in and year out. Verily, I think it a partnership between mule and fool, for surely I work as hard as you, if not harder. Plowing or cultivating we cover the same distance, but you do it on four legs and I on two. I, therefore, do twice as much work per leg as you do.

"Soon we'll be preparing for the corn crop. When the crop is harvested I give one-third to the landlord for being so kind as to let me use this small speck of God's universe. One-third goes to you and the balance is mine. You consume all of your portion with the exception of the cobs, while I divide mine among seven children, six hens, two ducks and a banker. If we both need shoes, you get 'em. Bill, you are getting the best of me, and I ask you, is it fair for a mule, the son of a jackass, to swindle a man—the Lord of Creation—out of his substance?

"Why, you only help to plow and cultivate the ground, and I alone must cut, shock and husk the corn while you look over the pasture fence and hee-haw at me.

"All Fall and most of the Winter the whole family, from Granny to the baby, picks cotton and helps raise money to pay taxes and buy a new harness and pay interest on the mortgage on you. And what do you care about the mortgage? Not a damn, you onery cuss! I even have to do the worrying about the mortgage on your tough, ungrateful hide.

"And that ain't all, Bill. When you're dead that's supposed to be the end of you. But me? The parson tells me that when I die I gotta go to hell forever. That is, Bill, if I don't do just as he says, and most of what he says keeps me from getting any kick out of life.

Tell me, Willyum, considering these things, how can you keep a straight face and look so dumb and solemn?"

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Evening Worship, 7:45 P. M.
Prayer Meeting, Wednesday evening, 7:45.

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B. Y. P. U., 7 P. M.
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Bible study and prayer, Wednesday, 8 P. M.

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ANNOUNCEMENT

The Opera Bakery is now organizing and sponsoring a Band for the boys and young men of Daly City.

Any boy or young man who has had a year or so on his favorite instrument is ready to step into this band.

This band, under the direction of Mr. N. Biedov, now doing undergraduate work at State Teachers' College, San Francisco, will proceed in giving the members of the band experience in band and orchestra technique, as follows: Experience in band reading, band rhythm, classical music and jazz music.

Inquire at Opera Bakery as soon as possible. Call Delaware 9737.

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